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ABSTRACT

This packet is intended to provide support for those facing job layoff or who have recently been laid off. Its aim is to provide a basic framework for decision making, together with relevant information, countering the disorientation that job loss often leaves in its wake. Notes for trainers offer suggestions for use of the pack. An introduction describes how the material is arranged and how the person experiencing job loss is to use it. Seven sections address the following: the impact of layoff, short-term strategies, managing one's money, one's personal audit, job winning, tackling training, and further steps. Individual sections all have the same format: a contents list, list of the targets that the section will help the user achieve, information, activities (numbered through the pack from 1-44), comment on activities, a review of one's targets, an action plan for achieving targets that one now needs to reach, and suggestions on where to go next in the pack. A review section is followed by an index. (YLB)

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ED 373 143

WORKING *through* REDUNDANCY

A self-help learning pack

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GLOUCESTERSHIRE COUNTY COUNCIL *Education*

ADULT CONTINUING A.C.E.T. GLOUCESTERSHIRE County Council EDUCATION AND TRAINING

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The following publications have been drawn on for this self-study pack:

Choices and *Signposts* both produced by Gloucestershire County Training Division

Pathways initiated by the County Education Department Adult Marketing Officer

Gloucestershire County Council Responds to Redundancy commissioned by the County Education Department.

NOTES FOR TRAINERS

Using *Working through Redundancy*

This material can be used in a variety of ways:

➤ On a one-to-one basis

You can invite staff to work through the sections on their own, at a time and place that suits them, and then discuss issues with the trainer. Anyone working through the material should ideally intersperse their reading with several short consultations, rather than a single meeting when they have completed the pack.

➤ For group training

Individual activities may be worked through by staff in a workshop, with group discussion of the issues raised. You may wish to supplement or modify material to provide more of a local flavour, or to suit the circumstances of individual staff.

➤ As an information source

You may wish to make the pack the basis for training sessions devised entirely by you, using the ideas it contains as the springboard to activities of your own.

Features of the pack

Working through Redundancy has been designed primarily for individual flexible learning. As such it contains features that characterise many open/flexible learning texts. These include:

➤ regularly placed activities

➤ targets at the start of each section

➤ a targets review and action plan at the end of each section

➤ an initial diagnostic test reviewing the user's learning priorities

➤ a final review of targets with the opportunity for planning further action

➤ a direct, personal, active style designed to motivate users without patronising them

➤ a spacious layout with plenty of white space for notemaking.

In other words, *Working through Redundancy* is designed to be used actively. Users will gain little by simply reading through the material in one or two sittings without putting pen to paper or consulting other resources. The text assumes that effective learning is active learning and that reading through sections needs to be interspersed with action and reflection. The structure of the pack should facilitate this active approach. Where possible individual pages have been designed to be as self-contained as possible, with a minimum of carry over from one page to the next. Similarly, each section is self-contained and there is no need for users to work through the material sequentially. However, the first two sections are introductory and should be tackled first if possible.

Follow up

Once a user has completed initial work on the pack there is much to be gained by returning to specific sections after an interval to check the extent to which targets have been met or perceptions have changed. You may also wish to discuss further points once staff have had the chance to carry out follow-up reading and activities.

Supplementing the pack

Working through Redundancy may be supplemented either by:

➤ adding a section of local details at the end. For example, you could include information on:

- resources available locally
- local education and training opportunities, for example, guidance services and job clubs
- names and addresses of other local organisations, e.g. voluntary services, your Training and Enterprise Council

➤ providing additional literature, e.g.:

- Employment Service leaflets
- details of state benefits
- college prospectuses.

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PREFACE

The initiative represented by this pack is a timely one. As the material goes to press levels of unemployment in Britain – particularly long-term – remain unacceptably high. Nearly seven out of ten companies have made staff redundant in the last two years and increasing numbers of firms are setting up redundancy programmes. This pack can play a key role in these initiatives and, particularly, in helping staff take a positive approach to the changes that redundancy brings and recommit themselves to new circumstances.

Working through Redundancy is intended to provide much needed support for those facing redundancy, or who have recently been made redundant. Its aim is to provide a basic framework for decision making, together with relevant information, countering the disorientation that redundancy often leaves in its wake. The pack began as an initiative funded by Gloucestershire Training and Enterprise Council in 1992, when pilot copies of the material were circulated extensively for comment to local education and training providers and job clubs. Responses to this pilot proved both positive and valuable, and the many constructive suggestions were incorporated into the present pack, produced by the Adult Continuing Education and Training Service of Gloucestershire County Council.

The author wishes to thank the many people involved in this pack for their comments and welcomes further comment and suggestions for improvement (via Gloucestershire County Council at the address given on the second page).

Introduction

WHO THIS PACK IS FOR

This pack is for you if:

- you have recently lost your job
- you are about to lose your job.

This pack is for you whatever your particular occupation or area of work and whether you are:

- young or old
- male or female
- with or without formal qualifications.

You may not be aiming for another full-time, paid job. You will find the material relevant if you are looking for part-time or occasional work – paid or unpaid – or want to use your leisure time more creatively and positively.

WHAT THIS PACK IS FOR

This material has been put together with the conviction that, however bad an experience job-loss is at the time, it can also be an opportunity to rethink what you really want from your life and your work. The aim is therefore:

- to enable you to survive job-loss and use it as the chance to achieve further targets in your life, both related to work and more general ones.

A large part of the pack is designed to help with the immediate task of finding a job – and throughout this is described as 'job-winning' – but there are also sections on your reaction to job-loss, coping with the difficulties and on further education and training.

Of course, the seven sections will not provide you with all the answers you need, but they do point you to where you can find answers. But the most important contribution will come from you. There is more about this below.

HOW THE MATERIAL IS ARRANGED

The contents list at the beginning of this pack gives you an instant view of its sections and layout.

Individual sections all have the same format, as follows:

At the start

- a contents list
- a list of the targets that the section will help you achieve.

In the main part of the section:

- information
- activities: these are numbered through the pack from 1 to 44
- comment on activities.

At the end:

- a review of your targets
- an action plan for achieving targets that you now need to reach
- suggestions on where to go next in the pack.

Note that under 'Setting priorities' below you are invited to decide on which order you will work through the material. If you carry out this exercise you may decide to override the review at the end of individual sections.

HOW TO USE THIS PACK

Carrying out activities

As outlined above, this pack is for you to work with in the way that will best suit you. It is designed to be *used*, rather than simply read, and you will need to commit some time to it to find out how it can help you. The activities in the pack take a variety of forms. They may ask you to:

- consider your ideas and note them down
- practise a skill
- consult with another person
- obtain information.

Most involve writing on the pages of the pack itself. Space has been allowed for this, but if you prefer use separate sheets of your own as well and file these in with the rest.

Setting priorities

You might find that the size of the pack and the number of sections is a little daunting. However, your use of the material can reflect your own priorities.

The following table summarises the targets that appear at the start of each section. Use it to assess your priority sections in this pack.

- For each section, place a mark on the line to indicate how high a priority you feel the topic is for you personally.
- Then draw a line to connect the marks. The result should be a visual summary of your learning priorities.

Working through Redundancy: section targets

	High priority	*Low priority*
Section 1		
When you have completed this section you should have a better understanding of:		
➤ your feelings about losing your job	_____	
➤ attitudes to job-loss	_____	
➤ your fears about job-loss	_____	
➤ ways to compensate for what you miss about work.	_____	
Section 2		
When you have completed this section you should be able to:		
➤ identify a network of people who can offer you help and support	_____	
➤ organise yourself to work at home	_____	
➤ equip a space to work in at home	_____	
➤ manage your time more effectively	_____	
➤ pinpoint ways of keeping in touch with your trade or profession	_____	
➤ keep healthy in the way that suits you	_____	
➤ relax	_____	
➤ make the best use of your leisure.	_____	

High priority *Low priority*

Section 3

When you have completed this section you should be able to:

- ➤ take more control of your spending _____
- ➤ claim the grants and benefits to which you are entitled _____
- ➤ draw up a monthly forecast of income and expenditure _____
- ➤ estimate the cost of your job-winning _____
- ➤ find someone with whom to discuss your finances. _____

Section 4

This section consists of a series of linked checklists and activities, aimed at helping you to think through your personal goals. It assumes that you have clarified your immediate financial position and are ready to make plans for the future. There is no assumption that this future will be in conventional, paid employment: your work may be paid or voluntary, for yourself or for someone else.

Because the section emphasises your responsibility for identifying and working towards your individual goals there is no separate listing of targets here as in other sections.

Priority rating for Section 4 _____

Section 5

When you have completed this section you should be able to:

- ➤ pinpoint the best way of finding out about job vacancies _____
- ➤ prepare a CV _____
- ➤ prepare a job application _____

	High priority	*Low priority*
➤ find people to act as your referees		
➤ do justice to yourself at interviews		
➤ record information about interviews and your performance in them.		

Section 6

When you have completed this section you should be able to:

➤ decide whether further education or training is for you		
➤ choose a form of education or training that meets your needs		
➤ identify the area of education and training that interests you		
➤ identify possible ways of financing further education or training.		

Plan for completing sections (list in order of priority): .....

There is a mirror-image of this activity at the end of this pack, to help you assess how far you have attained your overall targets.

WHEN AND WHERE TO USE THIS PACK

You will get most out of the pack and be better prepared for the sections that follow by making some initial plans about when and where you will use it. Try to:

➤ decide how many hours you can spend on it each week

➤ set aside specific times for working on it.

There is no set time for each section, but a rough guide is three or four pages in an hour – longer if there are several activities to carry out.

It will help if you can:

➤ find somewhere to work without interruption, but this can be difficult in a family home or a busy environment

➤ find somewhere to leave your work undisturbed – at least throughout each day.

You will need to discuss your plans with anyone else they may affect – your spouse, partner, or family members. You will probably get on better if you have their support and understanding.

Introductory activity

Now think about the points you have just read through and note down your provisional plans. A blank is given below for you to fill in, and you should feel free to adapt it to your needs:

Hours I intend to spend on the material every week: _____

Times when I think I can work on the material each day:

	morning	afternoon	evening
Sunday			
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			

I am going to discuss my plans with:

_____

Room or area set aside to work on the material:

_____

I intend to complete my next section by (date):

_____

There is an opportunity to review these plans at the end of each section.

Section 1

The impact of redundancy

CONTENTS

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Feelings and attitudes	14
Exploding myths	19
Changes and opportunities	22
Action plan	24

TARGETS

When you have completed this section you should have a better understanding of:

- your feelings about losing your job
- attitudes to job-loss
- your fears about job-loss
- ways to compensate for what you miss about work.

You may find it useful to share the results of your work on this and later sections with others in your household. It is important to acknowledge the effects of your job-loss on them, and to collaborate in devising new activities an ! routines.

One further note before you begin. You may well feel that your redundancy is unfair – but you may also feel that it is illegal. If so, read the note on page 50 before working through this section.

FEELINGS AND ATTITUDES

Activity 1: Understanding your feelings

The aim of this activity is to help you identify your feelings about job-loss and to explore some of the possible reactions you may be experiencing.

Part 1

Try to identify your attitude to exploring your own feelings. Tick the statements below that match your view most closely. You can tick as many as you like.

1. I'm not interested in feelings – I just can't find a new job. ☐
2. I find it helps to reflect on how I feel. ☐
3. The way I feel now is too painful to explore. ☐
4. My feelings are private. ☐
5. I feel too confused to describe how I feel. ☐
6. I want to look at how I feel but I'm not ready yet. ☐

Comment

The following comments take each of the points above in turn.

1. This pack *is* mostly about job-winning. But to begin with it is worthwhile acknowledging how you feel. Keeping things bottled up may well limit your efforts; or your buried feelings may surface in other negative ways – for example, impatience and irritation with your family.
2. Your response suggests you are ready to move on to the next activity without further persuasion.
3. It is understandable that you feel wary of exploring bad feelings – but you may find that once you begin to do this they will become less intense.
4. Airing your views and feelings here will be absolutely private. You don't need to write anything down on the page if you don't want to. And because your feelings ***are*** your business it is well worth exploring them.
5. Everyone feels confused about their feelings at some time. Yours may become clearer by carrying out the activity that follows.
6. When will you be ready? Set a date in your diary to look at this section again and move on to page 15.

Part 2

Consider how you feel about losing your job. The following lists contain some of the words others have used to describe their feelings. Circle those that you feel apply to yourself but:

- ➤ don't circle those you feel *ought* to apply
- ➤ don't worry if you circle words that seem to be contradictory.

Bear in mind that the purpose of this activity has not been to judge how you feel but to clarify it.

shocked	numb	lethargic
angry	relieved	resentful
apathetic	excited	annoyed
bewildered	depressed	dejected
outraged	humiliated	shaken
dazed	indifferent	bitter
gloomy	delighted	relaxed
furious	enthusiastic	forlorn

Use this space to add any further words of your own:

Comment

Now review your response. Put a letter next to each of the words you have ringed to place it in one of the following categories:

Category A: shocked, numb, bewildered, dazed, shaken, forlorn.

Category B: angry, resentful, annoyed, outraged, bitter, furious, humiliated.

Category C: lethargic, apathetic, indifferent, gloomy, depressed, dejected.

Category D: relieved, excited, relaxed, enthusiastic, delighted.

If you have a majority of words in any one category this shows your reaction and current feelings towards redundancy. You may begin by feeling shocked and numb (Category A) unable to believe that this has happened to you. Then you may feel very angry and resentful (Category B) wondering why this had to happen to you and not to someone else. After this you may reach a stage where you feel unable to do very much at all – and that you do not really care (Category C). It is important to understand that these are natural and understandable reactions to losing your job – and that you can get through them.

Don't feel guilty if some or all of your words were in Category D. If you were honestly able to take this attitude you have a head start in job-winning and setting some new targets.

Part 3

If you have a spouse, partner or other family members with whom you can discuss the impact of your redundancy you could now repeat Part 2 with them. The list of words is repeated. Ask them to go through the same activity, ringing those that best describe *their* attitude to *your* job loss. It will probably be best if they do not see your own list first.

shocked	numb	lethargic
angry	relieved	resentful
apathetic	excited	annoyed
bewildered	depressed	dejected
outraged	humiliated	shaken
dazed	indifferent	bitter
gloomy	delighted	relaxed
furious	enthusiastic	forlorn

Now compare notes. Ask yourselves:

- In what way do our word lists differ?
- Has one of us emphasised a particular category more than the other?
- If there are differences, why might this be?

Remember, the point of this exercise is not to enter into a dispute about whose feelings are correct. Its purpose is to alert you to differences in perception and reaction, which you will need to make allowances for in your life together. There is no right or wrong way to react and most people who have been made redundant, and those they live with, experience all of these feelings at one time or another.

Activity 2: Thinking about your attitude

The last activity explored feelings. This activity is about attitudes, specifically your attitude to redundancy *before* you were made redundant and your attitude *now*. Complete the sentences in the two columns below.

Before	**Now**
Someone who is redundant is:	Someone who is redundant is:
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Comment

You will find it helpful to review your notes by asking yourself:

- Has my attitude to redundancy changed since being made redundant (or hearing that this is to happen)?
- If so, has it changed for the better? Or for the worse?

EXPLODING MYTHS

These are some of the commonest myths about redundancy. Someone who loses their job is:

- ➤ better off on the dole
- ➤ a victim of economic processes beyond their control
- ➤ always someone else – not someone in my profession/area/class/street/position
- ➤ incompetent
- ➤ a scapegoat for poor management decisions.
- ➤ out of work by choice.

You can, no doubt, add points from your own 'before' and 'now' lists. If these, or others, appeared in the 'before' column but not the 'now' it shows how your views have changed since your personal experience of redundancy. Now explore some of the views and myths.

'You're better off on the dole'

Better off than what? You may be relieved at the certainty of redundancy. It may have been a threat hanging over you for months. However, just because you feel some relief that does not mean you should accept what has happened. There are other jobs worth trying for.

'You're a victim of economic processes beyond your control'

Certainly the 'economy' is often viewed as an impersonal mechanism that individual employees have no control over. However, this doesn't mean that you should see yourself as a 'victim'. If you feel angry or helpless you can change things, and the rest of this pack aims to help you to do this.

'It always happens to someone else'

Clearly this is not the case, although it may still feel that way. And it has happened to other people, so you are not alone.

'Redundant equals incompetent'

You may feel this at first but the statement does not stand up to scrutiny.

Any sort of employment needs some sort of competence or experience. You need not regard redundancy as a rejection of your own skills. It means only they are not required by one particular employer at a particular time. Redundancy may even give you a new range of potential ways of being competent.

'You're a scapegoat for poor management decisions'

We live in a rapidly changing world. Economic realities are in a constant state of flux. As organisations adapt, employment patterns change. Even the best managers need to lay off people sometimes. And if there have been poor decisions do you need to take it personally, even though you feel bitter and your pride is wounded?

'Redundancy is something we choose'

Perhaps you did opt for redundancy. But what was the alternative? In general, most people prefer to be occupied than not. If you chose redundancy with a view to having a quiet life, ask yourself: is this a long-term aim? If so, fine. If not, bear in mind that from now on you do have an activity – finding and securing new work.

Activity 3: Facing your fears

You have now looked at your feelings and your attitudes and you may be beginning to feel more positive. The third activity in this section looks at what may be the most difficult aspect of all: your fears.

Use the left-hand column below to write down the things you fear most about being made redundant. Do this now.

I'm afraid that because of redundancy I may:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Now review your list. How does it feel? Bad? You need to tackle each point. Analyse each using the following strategy (even if there is only one):

- Does it really matter? You may find that, having written it down, it seems less intimidating. If so, put a line through it and forget it. But if 'yes':
- Think how you could prevent the worst. If you can anticipate it you may be able to prevent it. Write a note in the right-hand column above beginning 'I'll prevent this by...'.
- If you are quite sure you cannot prevent it, think how you could control it. The very fact that you have carried out this exercise suggests that you will be better equipped to meet the difficulty when it arises. Write a note in the right-hand column beginning: 'I'll tackle this by...'.

But even if you feel unable to control events, there are positive actions you can take:

Either

- think who can help you. Seek advice as soon as possible. Make a note in the right-hand column beginning with the words 'I'll talk to...'. If you are unsure of who to turn to, contact your local Citizens Advice Bureau (CAB).

Or, if your worst case is something you feel you can live with:

- think of at least one compensation. In the column next to it write a note beginning 'But I'll...'.

So just as a recap – remember the coping strategy:

- Does it matter?
- How can I prevent it?
- How can I control it?
- Who can I talk to?
- What are the compensations?

Activity 4: Missing work

One of the worst things about redundancy, as well as the financial shock of losing a regular income, can be the absence of other aspects of working life – sometimes things you were barely conscious of while you were at work. If you are about to be made redundant, this activity is intended to draw your attention to these. If you are already redundant, you will not need reminding. But in either case the second part of the activity will be of value in identifying compensations for what you miss.

Spend about ten minutes considering what, besides a regular income, you miss most/are likely to miss most about not having a regular job. As in the previous activity, use the left-hand column for this, and write one item per line or two lines.

Redundancy means that I will miss:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Comment

Here are some of the things people most frequently say they miss about paid employment, and some suggestions for alternative ways of meeting those needs. As you read through these suggestions, fill in any ideas you feel you could try in the right-hand column above. You may find it helpful to work with a friend or partner on this activity, as a spur to generating ideas. We'll return to this activity, and ask you to commit yourself to further action, at the end of this section.

A regular routine

Try the following to help establish a regular routine:

- Plan your day and set your priorities. Treat getting a job as if it were a job in itself.
- Don't rely on doing things 'just when you feel like it' – set a date and time.
- Stick to fixed times for the things you *have* to do, e.g. getting up; meal-times; visits to the shops, bank, post office, Jobcentre.

There is more about routine under 'Stress management' and 'Time management' in the next section.

People to talk to

If you miss – or expect to miss – the social side of work start thinking about clubs, groups or organisations you might join. These may be involved with leisure rather than work. But if they can help you in some way with your job-winning so much the better.

Status

Even if you feel that you had little status in your previous job you are likely to miss the 'status' of being employed. If so, bear in mind that:

- you may well have other roles in which you are considered to have status
- for the time being you have the status of a job-winner!

CHANGES AND OPPORTUNITIES

This section has involved some self-exploration. It may have been demanding – but probably you have found it worthwhile. You should now have a clearer idea of your current position in terms of:

- feelings
- attitudes
- self-image
- fears.

Activity 5: Changes and new opportunities

For many people redundancy is a crisis. However, it is sometimes only when you accept that it *is* a crisis that you can begin to think positively and take action.

In the left-hand column below write down all the changes that redundancy has brought/is likely to bring to the way you live.

Then in the right-hand column, for each point, identify an opportunity this change might open up to you. Two examples are given to get you started.

Change	**Opportunity**
I will have more: Time at home	Watch gardening series on TV.

ACTION PLAN

As this has been an exploratory section you may not be ready to take any specific action. There will be plenty of time for making plans and commitments in the sections that follow. What you *can* do is commit yourself to completing further sections of this pack. If you feel it would help, use the space below to set yourself a target date for finishing your next section.

I will complete my next section by ..... (date)

This would also be a good point to review the provisional plans you made at the end of the Introduction. For example, you may have found that you have less or more time available each week, or that this section took you more or less time to work through than you expected.

Section 2

Short-term strategies

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Targets

When you have completed this section you should be able to

- identify a network of people who can offer you help and support
- organise yourself to work at home
- equip a space to work in at home
- manage your time more effectively
- pinpoint ways of keeping in touch with your trade or profession
- keep healthy in the way that suits you
- relax
- make the best use of your leisure.

INTRODUCTION

The previous section helped you look at your feelings and attitudes. It should have helped you to face the fact that you are, or are about to be, someone who has been made redundant. Accepting what has happened to you is the first step on the way to doing something about it, and seizing any new opportunities that redundancy might bring.

In this section you will look at what your immediate plans should be: the importance of building up a support network, the resources and contacts you need, getting organised, and – not to be underestimated – ways of relaxing. The section is not confined only to job-winning. Redundancy may be the chance you have been waiting for to get off the treadmill and tackle something that you have always wanted to do, a point that will be emphasised in the activities that follow.

CONTACTS

Activity 6: Who are your contacts?

As an employee you are part of a network of fellow workers who offer advice and support to each other in a wide range of activities relating to work. You may feel that this is one of your greatest losses on being made redundant. Yet the work network is only one of many that could offer support, contacts and job prospects.

This activity helps you identify the range of contacts you have access to, and what they can offer you.

First draw a circle in the middle of a large blank sheet of paper and write your name in the centre.

Then consider who your main contacts are. First, think about organisations. These could be work-related or to do with your home, leisure or other interests. Note these down in circles linked to your central hub by spokes. Then identify individual people who might assist in any aspect of job-winning, from help with writing a CV (curriculum vitae) to sources of short-term work and financial advice.

Check that you have included:

- your spouse or partner and their contacts
- family, friends, neighbours
- friends at work who are still employed
- friends at work who have been made redundant
- members of clubs and associations
- contacts in the same line of work.

Add those to your circle at the end of further spokes, including a name and, where appropriate, organisation. Next to each name write down the sort of help that the person could offer. You might like to use a coding system, for example:

C help with children

H holiday/leisure

L legal advice

R shared experience of redundancy

V voluntary opportunities

W work contacts

£ financial advice/support.

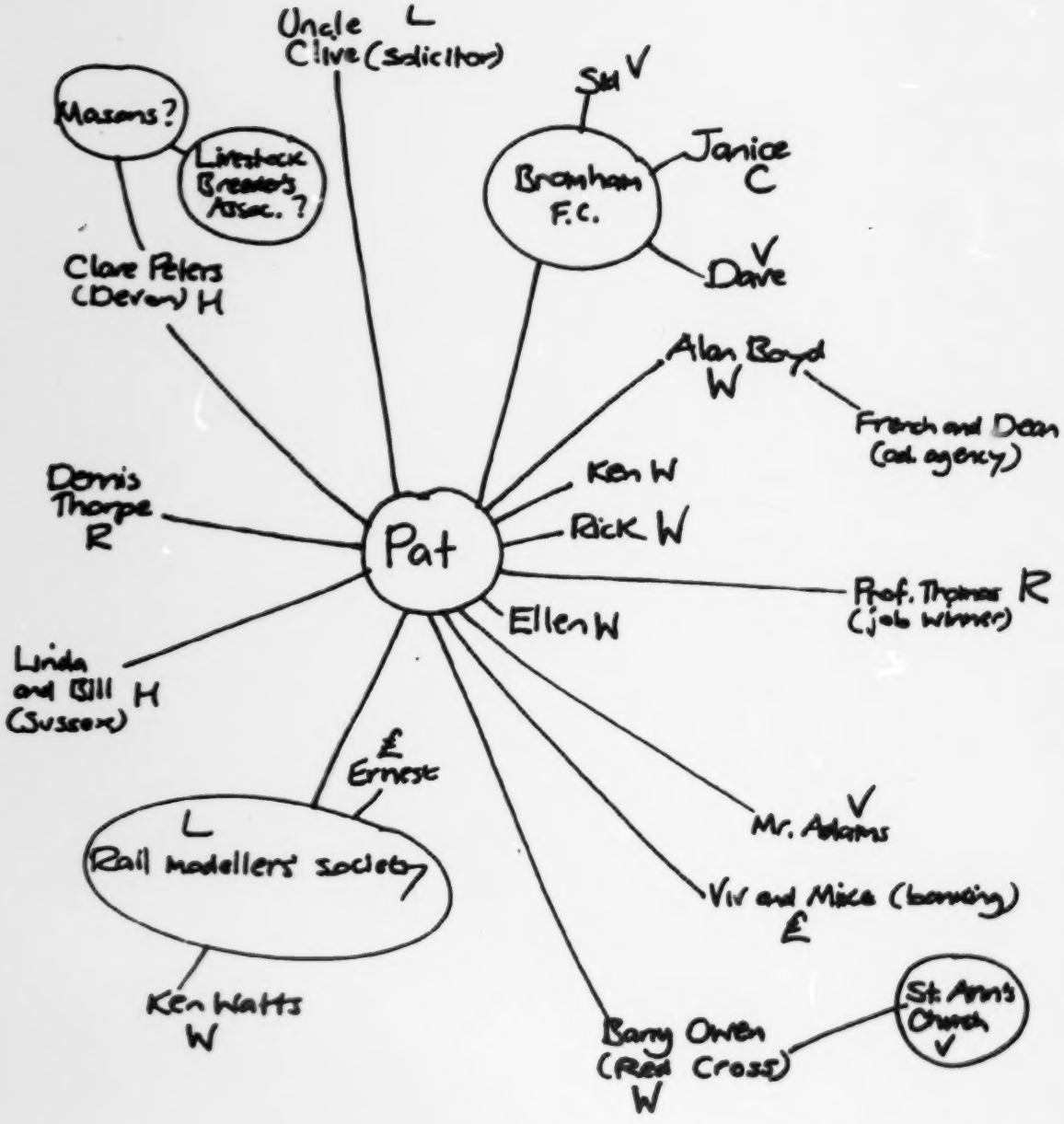
Your work contacts may be particularly important as a source of references. You should if possible arrange this before you leave your job. Try to get an actual reference or a commitment to provide one, together with the name of the person who is willing to supply it – even after a considerable time.

Finally – and this is an optional part of the activity – think about the contacts that the people and organisations on **your** network have access to. What organisations are they involved in? What contacts have they built up? By adding these to your diagram you may find you have a very impressive range of possible contacts.

One example of a job-winner's network is shown on the next page.

You should now have a better idea of the contacts and support to which you have access. You could transfer your notes to a file, divided into sections corresponding to sources or types of support and including names, addresses and telephone numbers in each section.

And don't forget that a network rarely remains static. Make sure you allow for additions to your file.


Uncle Clive (Solicitor) L
Masons?
Livestock Breeders Assoc.?
Clare Peters (Devon) H
Bromham F.C.
Sid V
Janice C
Dave V
Alan Boyd W
French and Dean (cal. agency)
Dennis Thorpe R
Pat
Ken W
Rick W
Ellen W
Prof. Thomas R (job winner)
Linda and Bill H (Sussex)
Ernest £
Rail modellers' society L
Ken Watts W
Mr. Adams V
Viv and Mike (banking) £
Barry Owen (Red Cross) W
St. Anns Church V

WORKING FROM HOME

You now need to look in more detail at the way you are going to operate. Being made redundant shouldn't mean that you have:

➤ no work to do ➤ nowhere to work.

You need to establish a new place to carry out your job-seeking work and look at what is involved in working from home. There are two things to tackle:

➤ self-organisation ➤ the resources you need.

Activity 7: Working from home: a checklist

Work through the checklist below and tick the ideas you think will help you:

I could:

1 plan the next day's activities at the end of the previous day ☐

2 plan specific times for starting and finishing activities ☐

3 have regular times for coffee/tea breaks and meals ☐

4 leave one day of the week without any work-related activities ☐

5 make phone calls after lunch,when it's cheapest ☐

6 reserve 'social' calls for the evening ☐

7 set aside an area specifically for working ☐

8 discuss my plans ☐

9 keep a log of how I spend my time each day ☐

10 get up and go to bed at a similar time on each working day ☐

11 use my diary to make appointments with myself as well as with others ☐

12 have a set way of dealing with correspondence, filing, letter-writing, etc. ☐

13 set deadlines for myself. ☐

Others (make a note below):

Comment

The checklist is just a sample of the things you will need to address as a home-based job-winner. Now review the items you have ticked. You will need to make a particular point of following the suggestions later in this section on planning your routine. Add your own if you want to. Note that you may not need to confine your work entirely to your home; your local library may offer facilities for quiet working, and may be a useful alternative for some of your activities.

THE JOB WINNER'S WORK-STATION

You have thought about organising yourself to work from home. Now look at some of the practical details. What resources and equipment will you need to take a professional approach to job-winning?

Activity 8: Resources and equipment

What will you need to work at home? Make a note of what you need to carry out the following activities, and place a tick in the 'Have' or 'Need' box:

Item	Have	Need
To produce letters, job applications:		
_____	☐	☐
To contact potential employers, trainers:		
_____	☐	☐
To record details of contacts made:		
_____	☐	☐
To record daily and weekly plans and appointments:		
_____	☐	☐
To file letters and papers:		
_____	☐	☐
To keep books, manuals, videos etc.		
_____	☐	☐
To carry out written work with least disturbance:		
_____	☐	☐

Once your list is complete:

- review the items you need to obtain
- for each one, make a note in the far right-hand column of:

  how you plan to obtain it

  what it might cost

  when you plan to obtain it.

To summarise: Successful job-winning depends on a methodical, planned approach to your task. It requires a space to work in and resources dedicated to that work, just like any paid activity. There are many ways of achieving the same results: the key thing is to have considered all the resources you need and organised them in the way that suits you best.

PLANNING YOUR TIME

So you now have your contacts listed, and have made plans for your work-station. The next thing you need to organise is your time.

Managing your time

Time-management can appear to be a big topic: professional training courses are run on it; you may have attended one yourself. But most of these courses are designed for people with too little time. You may feel that you have the opposite problem: too much. But some of the principles can be applied to the job-winner's work. The checklist below gives some general hints on how to use your time effectively. Decide what is to count as the end of your week – it may be Friday evening or not. Choose whatever suits you best but do make a clear end.

Making lists

1. At the end of each week set aside half an hour for planning your activities in the week to come:

- first make a list of all the things you need to do over the next three weeks
- then classify the items according to:
- **A**: highest priority items. Schedule them into your diary for next week. These are things you must do – they take precedence over everything else except necessary routine tasks.
- **B**: important but not urgent. Set a time by which you must complete the task: write it next to the task, but not in your diary.
- **C**: is low priority. These can wait until you have more time: for those odd moments when you cannot fit in a larger task, or the rare times when you have completed every A and B on your list.

2. As the week progresses and new tasks emerge either:

➤ schedule them into your diary for the current week

or

➤ add them to your list for review at the end of your week.

3. When you make your next end-of-week review, be sure to check your category B tasks. A proportion of these will have moved up to 'A', and your 'B' list will have grown to include new items.

Planning your day

As an employee a proportion – perhaps a high proportion – of your time was beyond your direct control. Now you are, effectively, self-employed. Your time is yours to use as you wish. You need to create your own framework of daily activities into which you can slot the tasks you need to carry out. The activity on the next page is designed to help you do this.

Activity 9: Daily planning

Draw up a table to plot your daily routine. When you have completed it, show it to others with whom you share your life or your plans, and set a date to review your daily plan to check that it is proving helpful and manageable.

The job-winner's day

Write in each hour of your working day/evening on the left-hand side. Then:

- ➤ mark in breaks for meals, cups of tea, etc
- ➤ write in fixed commitments – e.g. signing on, collecting children
- ➤ plan other activities around these.

Time

Morning

break?

1.00 pm – lunch?

Afternoon

break?

7.00 pm – supper?

Evening

Don't forget to include time for:

- regular meals and breaks
- relaxation
- reading newspapers, and any other sources of job advertisements or information
- socialising with people in your network, for mutual support, or with friends and family.

You can look in more detail at some of these points in the next activity.

STAYING IN TOUCH

Many people who are out of work feel anxious that they may risk losing contact with key developments in their field. The following activity is designed to help you tackle this issue.

Activity 10: Keeping in touch

Think about the field in which you work, or in which you are planning to work. How can you keep abreast of new developments and trends? Use the following checklist as a prompt:

Type of information	**Source of information**
Books (bought or borrowed):	_____
Magazine articles:	_____
Newspaper reports/articles:	_____
Reports:	_____
Radio/TV programmes:	_____
Societies/organisations – newsletters:	_____
Societies/organisations – meetings:	_____
Voluntary activities:	_____

When you have completed this activity you will need to review your results. You are unlikely to be able to keep in touch with everything. You may find it helpful to give each item in the right-hand column a star rating:

★★★ essential

★★ valuable but not essential

★ useful if I have time/money.

For each item that you consider essential, commit yourself now to obtaining it – unless you have done so already, of course. And bear in mind that your local library may well prove the most valuable resource of all.

(This topic is returned to in Section 5, where you are asked to identify sources of news of job and training opportunities. There will be some overlap between the list you have just made and the one you make there.)

KEEPING HEALTHY, GETTING FIT

Staying healthy, both mentally and physically, can be a great challenge if you no longer have regular work. You can suffer from the absence of physical activity – even the activity of walking between offices.

You may have felt that the chance to relax physically was one of the few bonuses of redundancy. This may be true, but you also now have a good chance to spend time in activities and sport that you enjoy. If you want to establish a routine the following activity on the next page will help you to do this.

Activity 11: Looking after yourself

Complete this activity if you do not take part in any sort of organised exercise already. If you do, go on to Activity 12.

Use the box below to make a shortlist of all the sorts of exercise or sports you have enjoyed in the past. Then review your list to see what you might try again. You will need to find out what is on offer at local centres and to think about cost. Or you might simply decide to walk or cycle more. If there are several possibilities on your list, pick the most enjoyable and easy to organise.

Exercise and sport that I have enjoyed in the past includes:

As an alternative you could try the next activity. This helps you explore ways in which you could organise exercise as part of some other activity.

Activity 12: Activities that count as exercise

Ask yourself what regular tasks will help you to keep fit. The task may well be part of an existing routine – so you will not need to make any special resolutions. Examples might be:

- cleaning the windows
- collecting the newspaper
- getting around – walking; cycling
- housework
- mowing the lawn
- washing the car.

Add other ideas in the space below:

RELAXING

Activity 13: Can you relax?

The short questionnaire that follows is designed to help you identify your own attitude to relaxation. Decide which statements you agree with and which you disagree with. Then read the text that follows to assess your score:

	Agree	*Disagree*
1. I find it difficult to relax without thinking of what else I should be doing.	☐	☐
2. Relaxation is no problem. It's activity I find difficult.	☐	☐
3. I find it hard to start relaxing – and then hard to stop.	☐	☐
4. I find it easy to start relaxing and easy to stop.	☐	☐
5. Relaxation isn't something I value.	☐	☐
6. I want to relax, but I'm not sure how.	☐	☐
7. I'm afraid that if I start to relax I won't be able to get going again.	☐	☐
8. I'd relax properly if I could afford to!	☐	☐

The more ticks you placed in the 'agree' column the more useful you should find it to work through the activity that follows – but there is one exception. If you agreed with (4) you are doing well. Continue if you want, or confirm your view of yourself with someone else. If you find you can relax without any problem you've got a head start.

Activity 14: Planning relaxation

Planning to relax may sound like a contradiction. However, without planning, and without the discipline of regular paid work, it is easy to spend too much time with your feet up, or in a frantic round of job search and domestic activity that will leave you physically and mentally exhausted.

Use the space below to note down five things that you find relaxing.

Now review your list to see which things you could do:

- regularly
- occasionally
- with someone else (regularly or occasionally).

Then get your diary out and schedule in regular and occasional relaxation for the next few weeks at least. Indicate an end-time as well a start-time. Then consult your spouse or partner and plan some activities together.

By scheduling in proper relaxation you will be:

- better able to start
- better able to finish
- less likely to feel guilty when you are doing it
- less tempted to relax when you should be getting on with job-winning.

LEISURE ON A BUDGET

You have been looking in the past few activities at ways of gathering strength for job-winning – assuming that this is your prime aim. But you may have several aims, not all of them linked to obtaining a new job. You may, in particular, want to make more effective use of your time for leisure activities. Doing so need not cost you the earth, indeed some activities may be entirely free. Below is a short directory of ideas for leisure activities which can provide a valuable contrast to job-winning. Read through the list and, where you identify opportunities worth following up, contact your nearest college or library for details of local contacts.

- Clubs and societies can cater for particular hobbies or interests. Details of a variety of clubs and societies are available from your local library.
- Community centres or associations give you the chance to be more active in your area on different projects.
- Local adult education centres offer a wide range of courses throughout the county from Art to Computers, Do-it-Yourself to Yoga.
- Sports and leisure centres and swimming pools offer a variety of facilities and classes such as Fitness for the over 50s.
- The University of the Third Age, aimed at people over 50, has branches in many counties. Each branch organises its own courses with the emphasis on study for pleasure – for example, music, theatre, horticulture or foreign languages.
- The Workers' Educational Association runs activities and courses which involve students in choosing their own areas of study such as local history, women's studies or current affairs.

Remember to take advantage of your new status of being in receipt of benefit or a pension. This entitles you to concessions on fees for many of the courses, classes and facilities mentioned above.

STAYING IN CONTROL: A CHECKLIST

The following checklist draws together and summarises the main points in this section. Use it as a reminder and reference. You might, for example, decide to review it on a weekly basis.

You can keep on top of your work as a job-winner by:

- sharing: with your family, spouse, partner, friends. If something is on your mind, talk about it. Avoid the temptation to put on a brave face, or appear calm when you do not feel it
- relaxing: not just when things get tough, but regularly. If you plan relaxation into your routine you are less likely to feel you should be doing something else
- maintaining a daily routine
- taking regular exercise: as sport, recreation or an alternative to machine-power
- being open about your situation: people will not think any less of you because you are redundant and employers will find out about your situation anyway
- taking your time: avoid reaching out frantically for the first job you can find. Approach your job-winning in a methodical, measured way

- noting and filing all your contacts – with a diary date for follow-up contact where necessary
- making the most of existing contacts, particularly if these may link in to an employment grapevine
- keeping informed: take the time to follow developments in your field, or the field you are now aiming to work in.

Add any points of your own that you feel will be of particular help to you:

TARGETS REVIEW

Now that you have come to the end of this section, it will be useful to review the targets listed at the beginning. How far have you attained each one? Place a tick next to those you feel you have achieved. Then, for those you have achieved only in part or not at all, note down the further help or resources you will need and set yourself a deadline for obtaining these.

Can you now:	**Yes**	**Not yet**
➤ identify a network of people who can offer you help and support?	☐	☐
➤ organise yourself to work at home?	☐	☐
➤ equip a space to work in at home?	☐	☐
➤ manage your time more effectively?	☐	☐
➤ pinpoint ways of keeping in touch with your trade or profession?	☐	☐
➤ keep healthy in the way that suits you?	☐	☐
➤ relax?	☐	☐
➤ make the best use of your leisure?	☐	☐

For any points for which you ticked 'not yet' complete the following action plan:

ACTION PLAN

I will now aim for the following targets:

Goal:	To be achieved by:
1	
2	
3	
4	

To achieve these targets I will need the following:

Help from:	**Person/organisation: (name, phone no.)**	**Contact by: (date)**
Resources:	**Item and source:**	**Obtain by: (date)**

Remember to check whether you have met the deadline that you set yourself for completing this section. Consider how long it has taken you.

Finally, set yourself a deadline for completing your next section, based on your experience of this section. You may find it helpful to run through it very briefly first to check how many activities you will be carrying out, and of what sort. Fill in your deadline below:

I will complete my next section by ..... (date)

Section 3

Managing your money

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Targets review and Action plan	55

Targets

When you have completed this section you should be able to:

- take more control of your spending
- claim the grants and benefits to which you are entitled
- draw up a monthly forecast of income and expenditure
- estimate how much your job-winning will cost
- find someone to discuss your finances with.

ASSESSING YOUR EXPENDITURE

Now that you have been made redundant, or know that you are going to be, your first financial priority should be a review of your current expenditure. This cannot be emphasised too strongly: it is vital to act now to reduce your expenditure, rather than wait until you are forced to do by debt, or the prospect of it. Your aim should be to:

- sift out the essential from the non-essential
- conserve your resources to the maximum degree possible.

It is unlikely that you can do this alone. You will probably need to consult your spouse, partner, children – and their views and priorities may be quite different from yours. You may also find it helpful to consult your CAB, who can put you in touch with a professional money adviser if necessary.

Activity 15: Identifying expenditure

You will find it useful to have a sheet of scrap paper and a calculator to hand for this activity.

Use the blank table on the next page to make a note below of your current monthly expenditure for your household. Enter your totals in column (1). If some of your expenditure is three-monthly (e.g. telephone charges) include the relevant proportion.

Note that the headings given are only a sample of the sorts of item that you may need to include. You should consider carefully what other outgoings you have, and include these in the spare boxes in the lower part of the table.

When you have completed the table, review your expenditure by applying the following test to each item. You may not be able to make these decisions alone, or even reach agreement at first, if you have shared expenditure with others:

- is it necessary? If no, put a — in column 2.
- can it be deferred? Here you may be either able to answer with certainty (in which case put a — in column 2) or you may need to check the situation out first. There is more about this below
- can it be reduced? You may be able to make immediate saving by scaling-down expenditure. If you cannot think of any possibilities, return to the item when you have read the section on this below. Then put the new total in column 2.

CURRENT AND FUTURE EXPENDITURE

Item	1: Current	2: Revised	3: Revised
Car/Travel:			
Clothing:			
Council Tax:			
Credit payments:			
Food:			
Fuel and power:			
Household items:			
Insurance premiums:			
Leisure activities			
Loan repayments:			
Rent or mortgage payments:			
Telephone:			
Water:			
Other:			
Totals:			

Deferring expenditure

Some expenditure can be deferred or frozen. Examples include recurring payments such as:

- credit cards
- overdrafts
- school fees
- tax
- VAT.

If you are unsure whether a payment can be deferred, contact the organisation concerned. Explain your circumstances. Be careful not to leave things until you get into difficulties. You are more likely to get a sympathetic hearing if you talk about it now.

Reducing expenditure

There are unlikely to be any easy ways of reducing – rather than deferring – expenditure. However, by taking a planned approach you can to some extent control the impact on your lifestyle.

Activity 16: Reducing costs

Use the following strategy to identify ways in which necessary expenditure can be reduced. Ask:

Is it an item of spending which I can control or make decisions about? If the answer is 'yes':

	Examples
➤ Is there a cheaper substitute for this?	Food: a supermarket brand rather than a brand name; markets for cheaper fruit/veg; more time to cook planned menus.
➤ Can I use an alternative, cheaper means to meet the same need?	Travel: a cheaper, more economical car, shared journeys, borrow a bike, one trip for several tasks.
➤ Can I simply use less?	Lighting? Heating?

These three questions are not mutually exclusive: for some expenditure, you may be able to find an alternative product, that is cheaper than competing products ***and*** which you can use more moderately.

Now return to column 2 on the previous page and make any further adjustments that may be necessary.

Adding the costs of job-winning

So far you have concentrated on current expenditure. But you may well need to take new or additional costs into account. Because there are real costs attached to job-winning, which need to be included in your budgeting. The next activity helps you to identify these.

Activity 17: What costs will you incur?

The checklist below suggests a sample of some of the additional costs you may incur. Use it as a prompt for your own costing. As with previous activities, you will probably find it helpful to discuss your ideas with your spouse, partner or family.

Regular expenses

Increases in the cost of:	**Total monthly:**
➤ food (no more subsidised meals at work)	_____
➤ fuel/power	_____
➤ leisure activities	_____
➤ telephone – for making and following up contacts (estimate weekly)	_____
➤ travel – to prospective employers/ training courses	_____
➤ other:	_____
	_____
	_____

New expenditure on:	
➤ newspapers and magazines – to keep track of job opportunities	_____
➤ stationery	_____
➤ photocopying/typing, etc.	_____
➤ postage	_____
➤ fees for courses/study materials	_____
➤ other:	_____
	_____
	_____

One-offs:	Estimate total:
➤ clothes	_____
➤ good stationery	_____
➤ office equipment	_____
➤ purchase of leisure equipment	_____
➤ subscriptions to organisations	_____
➤ other:	_____
Final total	£_____

Record any adjustments in regular monthly expenditure in column 3 of the table on page 45. You will be returning to this table, and to your one-off expenses, shortly.

ASSESSING YOUR INCOME

It may seem odd – or perhaps frivolous – to speak of 'income' in relation to redundancy. But of course, you *do* have income. This part looks at the three main types of payment to which you may be entitled as a result of being made redundant: Redundancy Pay Unemployment Benefit and Income Support. The information and further contacts should enable you to assess the incoming money that will contribute to the cash-flow which you prepare on page 54.

The information given here about payments is for general guidance only. You will need to discuss your own situation with your Unemployment Benefits Office and/or Jobcentre. The Benefits Agency has special Freephone lines for advice, including numbers for people with disabilities or whose first language is other than English. The main number, available on weekdays from 8.30 am to 4.30 pm, is 0800 666555.

Redundancy pay

You may be entitled to a redundancy payment from your employer if you are dismissed because of redundancy and:

➤ the dismissal is caused by your employer's need to cut their jobs *or*

➤ the business is moving to another area *or*

➤ the business is closing down.

Redundancy is governed by the Employment Protection (Consolidation) Act 1978. The main points covered by the Act are:

- Only an employee may claim. Generally, if you work or have worked under a contract of employment then you will be considered an employee.
- You must prove that you were dismissed. There are many aspects to dismissal – for example, it cannot be considered to have occurred if you are offered re-employment.
- You must be under 65 (male) or 60 (female). Any employment under 18 is ignored.
- You must not ordinarily work outside Great Britain.
- You must not have contracted out of your statutory rights.
- At the date of termination of employment you must have been employed continuously by your employer for 2 years for at least 16 hours a week or for 5 years for at least 8 hours a week.

If your employer delays payment you should make a written application to them, or refer your claim to an industrial tribunal (see note below). You need to make your claim within six months of your date of leaving, although a tribunal may extend the period for a further six months.

The Act also lays down the length of notice which employees are entitled to receive and the amount of financial compensation.

This is only a brief summary of the rules governing redundancy pay. For further information relating to your particular case, or if you feel you have been wrongfully dismissed, you should contact one of the following:

- your trade union
- your local CAB
- a solicitor.

How much redundancy pay am I entitled to?

Calculation of the payment will be made in accordance with the Act and takes into account your age, your weekly pay up to a maximum that is calculated annually, and your length of service up to a maximum of 20 years. Alternatively the payment may be agreed between you and your employer.

You should also be paid any wages that you are owed, holiday pay (for holidays you are entitled to but have not taken) and pay in lieu of notice (if you have not been given a full period of notice).

There are special rules if your employer is insolvent.

Note: If you feel your redundancy is illegal

Your redundancy is unfair in legal terms if:

- you were selected for redundancy either because you were a member of a trade union or because you were not a member of a trade union
- it was because of your duties and activities as a safety representative
- your employer disregarded agreed or customary arrangements for selecting employees for redundancy
- your employer failed to follow the statutory procedures for redundancy – for example, by failing to give you adequate notice or consider alternative employment.

If you feel that any of these may apply in your case you should make an application to an industrial tribunal. This may be made as soon as your employer has given you notice. The procedure is to complete a standard application form, copies of which should be sent to your employer and a conciliation officer from the Advisory, Conciliation and Arbitration Service (ACAS) within three months of your last day in employment. The form (IT 1 or IT 1 (Scot) in Scotland) is available from Jobcentres, employment offices and Unemployment Benefit Offices. Your claim will then be settled either through a voluntary settlement or a tribunal hearing. If your case is upheld you will then either be re-employed by your employer, or receive a sum of money as compensation.

You can obtain further details of what action to take if you feel your redundancy is unfair by consulting the Employment Department leaflet *Unfairly Dismissed* (see below) or by contacting the regional office of ACAS.

Further information

Further, detailed information can be found in the following leaflets available from offices of the Employment Service:

Redundancy Payments	PL 808
Facing Redundancy? Time off for job-hunting or to arrange training	PL 703
Redundancy Consultation and Notification	PL 833
Employees' Rights on Insolvency of Employer	PL 710
Unfairly Dismissed	PL 712

You can also contact the Redundancy Payments Service on a free Helpline, tel: 0800 848489 (Mondays to Fridays 9 am to 5 pm).

Unemployment Benefit

To claim this benefit you will need to visit your local Unemployment Benefit Office – which may or may not be in the same location as your Jobcentre. When you go, take with you your P45 (if possible), and your National Insurance number (but again, do not delay your visit if you are unable to find it). If you are able, make an appointment with your local office for the first day on which you will be out of work – otherwise there is a danger that you may lose benefits to which you are entitled,

To qualify for Unemployment Benefit you must have paid a set amount of Class 1 National Insurance contributions and must be capable of, available for, and actively seeking employment. Your redundancy payment does not affect your entitlement to Unemployment Benefit, and you may be able to claim extra benefit for your spouse.

Even if you are not immediately entitled to benefit you could have your National Insurance contributions credited to you.

Unemployment Benefit is usually paid fortnightly in arrears by Girocheque which you can cash at a post office or pay into a bank or building society account. It is payable for up to a year whilst you are out of work.

Income Support

If your needs exceed the amount payable in Unemployment Benefit you may be entitled to claim Income Support as well. However, bear in mind that:

- you cannot normally claim Income Support if you or your partner is in paid work for 16 hours a week or more on average
- savings of you and your partner between £3000 and £8000 (including your redundancy payment) will affect the amount of Income Support you receive
- neither you nor your partner can be in full-time paid work or education (but see p115 for details of the '21-hour rule' for study)
- you must be signing on as 'available for work and actively seeking employment'.

If you think you may be entitled to Income Support ask for form B-1 from the Unemployment Benefit Office. A claim for Council Tax Benefit and Housing Benefit will be supplied with this form. Council Tax Benefit is payable if you would normally be eligible to pay this tax; Housing Benefit is payable as a rebate or allowance if you are a tenant of either a council or a private landlord.

What will happen to your pension?

When leaving your employer it's vital to check your position in relation to your pension. You will find it worthwhile to:

- take expert, impartial advice
- take some time to think about all the facts before making a final decision.

In particular, check whether you are able to:

- obtain a refund of contributions
- leave the pension scheme
- transfer the pension to another scheme.

It is also possible to leave your pension in the company fund allowing for transfer to be made to another fund or a separate insurance arrangement in the future.

The CAB can probably put you in touch with a voluntary but expert adviser on occupational pensions.

How will you protect any savings?

Many people who are made redundant worry that the money they have saved up for a rainy day, or any lump-sum payment they receive, will have to be used for day-to-day expenditure. There may be no simple way to avoid this, and all benefits with the exception of your basic Unemployment Benefit are means-tested. However, before using any lump sums for daily needs make sure that you have made all necessary one-off expenditure.

You may also be able to minimise inroads into your savings by seeking independent advice. Your best contact is likely to be the CAB who can if necessary refer you to a specialist adviser. Alternatively, you may find it useful to speak to an independent financial consultant. If you do this make sure that they are at least a member of FIMBRA, the independent watchdog body for financial planning agencies. But bear in mind that unless you are already one of their clients they will charge a fee for their services.

CONTROLLING YOUR CASH-FLOW

You may no longer be in paid employment, but your new status is equivalent to operating a home-based business. And like any other business you have an income – however low – and expenditure. In other words, you have a cash-flow. By projecting and monitoring this cash-flow you can keep track of spending and anticipate potential problems.

Activity 18: Controlling your cash

Use the blank table on page 54 as the basis for drawing up a monthly forecast of income and expenditure. Once again, if it is appropriate, set aside a time to discuss this with other members of your household.

Your income should include the amount of redundancy pay and any savings you plan to draw from, plus the unemployment and other benefits to which you are entitled.

Your expenditure should include all the total you have calculated on the table on page 46, including any revisions you made in columns 2 and 3.

You will need to divide your monthly totals up into weekly ones. Where possible, allow for variations within the month – for example, some expenditure may regularly come at the beginning or end of the month.

The headings given are examples only, and you will need to adapt the blank to your own needs. You may also find it helpful to seek the advice of someone with previous experience of drawing up a cash-flow. When you have drawn up your plan:

- record actual expenditure in the blank columns on a weekly basis
- at the end of the month review your totals. Compare projected against actual, and identify any discrepancies. If these are in your favour fine – but be cautious. It may be better to set this aside for unforeseen needs rather than adjust future projections. If the news is not good you will need to review your expenditure for possible economies. If you can possibly avoid it, don't allow debt to build up. Try your very hardest to keep within your planned budgets.

Monthly cash-flow forecast for six-month period ending _____

Month:	**1**		**2**		**3**		**4**		**5**		**6**	
Income												
Savings/shares												
Benefits												
Part time work												
Partner/spouse												
Other												
Total cash in												
Expenditure												
Car travel												
Clothing												
Council Tax												
Credit payments												
Food												
Fuel and power												
Household items												
Insurance												
Leisure activities												
Loan repayments												
Rent or mortgage												
Telephone												
Water												
Other												
Total cash out												
Total cash in/out												
Balance at start of month												
Balance at end of month												

TARGETS REVIEW

Now that you have come to the end of this section, you should review the targets listed at the beginning. How far have you attained each one? Place a tick next to those you feel you have achieved. Then, for those you have achieved only in part or not at all, note down the further help or resources you will need and set yourself a deadline for obtaining these.

Can you now:	**Yes**	**Not yet**
➤ take more control of your spending?	☐	☐
➤ claim the grants and benefits to which you are entitled?	☐	☐
➤ draw up a monthly forecast of income and expenditure?	☐	☐
➤ estimate how much your job-winning will cost?	☐	☐
➤ find someone to discuss your finances with?	☐	☐

For any points for which you ticked 'not yet' complete the following action plan:

ACTION PLAN

I will now aim for the following targets:

Goal	To be achieved by:
1	
2	
3	
4	

To achieve these targets I will need the following:

Help from:	**Person/organisation: (name, phone no.)**	**Contact by: (date)**
Resources:	**Item and source:**	**Obtain by: (date)**

Remember to check whether you have met the deadline that you set yourself for completing this section at the end of your last section. Set yourself a deadline for completing your next section, based on your experience of this one. You may find it helpful to run through it very briefly first to check how many activities you will be carrying out, and of what sort. Fill in your deadline below:

I will complete my next section by ..... (date)

Section 4

Your personal audit

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INTRODUCTION

This section consists of a series of linked checklists and activities, aimed at helping you to think about your personal goals. It assumes that you have clarified your immediate financial position and are ready to make plans for the future. There is no assumption that this future will be in conventional, paid employment. Your work may be paid or voluntary, for yourself or for someone else.

Because the section emphasises your responsibility for identifying and working towards your individual goals there is no separate listing of targets here as in other sections.

At various points in the section you are encouraged to work through the material with someone else, and take the results of activities to a careers or educational adviser. This is important. The personal audit you make here is a valuable beginning but needs to be followed up by discussion with someone who can help you get the clearest possible view of your particular skills, experience, opportunities.

WORKING WITH A SUPPORTER

It was noted above that as you embark on these crucial stages of your strategy you will find it useful to have someone at hand with whom you can discuss your ideas. This could be:

- an ex-colleague
- a member of your family; your partner/spouse
- a neighbour.

This person should be sympathetic to your aims and readily accessible when you need:

- a boost to your morale
- a sounding-board for ideas
- an alternative view of yourself, or the decisions you are making about yourself.

Activity 19: Finding a supporter

Make a note below of who your supporter will be, and when you will contact them:

Name: _____ I will get in touch by _____ (date).

WHERE HAVE YOU BEEN?

The starting point for your self-review needs to be the past: not the immediate past of redundancy but the period during which you were in full-time work.

Activity 20: Where have you been?

First consider your working life. Make a note of your employment history below, to serve as a reference point in the later parts of this section:

Dates		**Brief description of job**
From:	**To:**	

Activity 21: How satisfying was your work?

Now, looking back over the work you have done, what were the things that you found most satisfying in each job? Try to identify at least three things in each instance – but do not be limited to what was in your job description. You may think of things that were not part of your official work. Make a note of them in the space below:

Key sources of job satisfaction			
Job 1	**Job 2**	**Job 3**	**Job 4**
➤	➤	➤	➤
➤	➤	➤	➤
➤	➤	➤	➤

Critical events

Sources of job satisfaction can give you ideas for your future direction. It is also useful to think back to the way you reacted to, and learnt from, the critical events in your past work. 'Critical event' means anything that you feel was:

➤ personally challenging *or*

➤ a source of personal change (for better or worse).

Activity 22: Critical events

Use the space below to record your ideas, answering in the right-hand column as openly and honestly as you are able. You will be returning to these notes shortly, and it will be useful if you can leave space to add three or four lines to them then.

Event and date:	**How did you react?**

Now review the results of the activity you have just completed. Consider your reaction to these critical events. What did it tell you about yourself? Answer this question in the following terms:

- What things about yourself did it reveal that you could usefully contribute to future work? Remember that this could be work of any kind – paid or voluntary, for yourself or for someone else.
- What things about yourself did it reveal that you need to be aware of in selecting future work?

Make a note of these on the grid provided:

Can contribute:	**Need to be aware of:**

The previous two activities should have revealed some of your personal qualities in relation to paid employment. But as a home-based job-winner you will be very much aware that you can do many other things besides what you are *paid* to do.

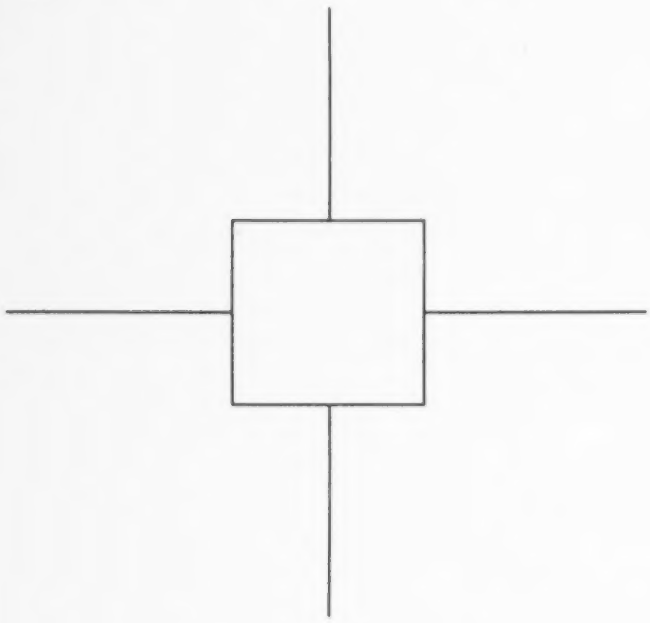
Spend some time reviewing your findings and expanding on them in the light of other work you have been involved in. This may be:

- part-time work
- voluntary work
- work in the home.

As you work through the two activities from this wider perspective, add to any notes you have already made.

Learning experiences

You can now carry out a similar activity to the previous two, looking this time at the things you have learnt so far in the course of your life. Use a framework like this:



In the centre mark the things you learnt in education and training before you left school or college. Then:

- in the top left quadrant mark: things you have learnt as part of your work, without intentionally setting out to do so
- in the top right quadrant mark: things you have learnt through general life experience, without any deliberate intention of doing so
- in the bottom left quadrant mark: things you have learnt in relation to your work as part of a deliberate training decision
- in the bottom right quadrant mark: things you have learnt outside of work as part of a definite training or learning decision.

Examples of each category would be:

top left: time-management skills, sorting out problems as a union representative

top right: electrical wiring, cooking

bottom left: keyboarding, first aid

bottom right: driving a car, playing the trumpet.

You should now have a clearer picture of the working and overall life experiences which you have lived through and learnt from in the past.

Activity 23: Summarising your abilities and qualities

With the results of all three activities before you, now compile a list of your personal qualities in relation to your future career. Try to pinpoint your weaker points or things which have brought you less satisfaction or success as well as your stronger qualities and skills. Use a separate sheet for this. Include the learning experiences you identified in the final activity. And remember to note down the strength which you will most certainly have identified through working on this pack: your strength as learner!

WHERE ARE YOU NOW?

Identifying your transferable skills

During your life to date you will have developed many skills, both inside and outside work. At present you may see these skills as being linked to a particular profession or role. For example, a good secretary could regard his or her skills as purely 'secretarial' or could express them more generally as:

- assessing
- attention to detail
- breaking things down
- encouraging others
- encouraging yourself
- getting on with people
- interpreting information
- making decisions
- negotiating
- operating machinery
- organising people
- organising resources
- persuading others
- understanding instructions
- using co-ordination
- using dexterity
- using time
- using visual awareness
- working to deadlines

A surprisingly long list, and this is just one person's work. The same can be done for work done at home as a home-maker or parent.

Many of the skills that people develop in their various roles can be transferred to a variety of different occupations or activities. They are therefore termed 'transferable skills'. Identifying your transferable skills will help you to sell yourself and enable you to consider a wider range of jobs.

Activity 24: Identifying your transferable skills

Using the previous example as a prompt, consider what your own transferable skills are and:

- make a note of these in the left-hand column
- suggest how you could demonstrate that you have these skills.

Don't forget to include roles both inside and outside your paid employment.

Transferable skills

I am skilled at:	*An example is:*
Work-based	
Outside work	

Identifying your interests

Your interests represent your preferences for doing some activities rather than others. They may be much broader in scope than your recent work, but they are no less significant. At times of change it is useful to consider all the things that give you enjoyment and motivate you. These can:

- add fresh focus to your career to date
- suggest a range of quite different career options
- incline you to a particular occupation
- become an occupation themselves.

Activity 25: Your interests

Think about what interests you and note your suggestions in the box below. It does not matter at this point whether these relate to any occupation. Just write down everything.

Interests
I like to:

Take these notes with you when you visit your careers or other adviser. If you feel that what you have written already points towards a new career, make a note of this, too.

What are your values?

The decisions you make are based on values that you have acquired over the course of your life. Some of these values will be truly yours and some may have been acquired from the people around you. Whenever you ask questions such as:

- Where do I want to live and work?
- How do I want to spend my time?
- How important is money, status, security, etc.?

you are asking questions about what you value. If the circumstances of your life and work do not match your values, you are likely to feel dissatisfied. When your values are being met you probably feel more satisfied and confident.

Activity 26: Your values

Spend a few moments thinking about what your values are, and then write them down on the chart on below. Circle appropriate points in the prompt column and add points of your own in the space on the right.

What I value	
At work	*Prompts*
	Achievement
	Challenge and interest
	Good wages/salary
	Location
	Responsibility
	Travel
	Variety of tasks
	Working with people
For myself	
	Good health
	Holidays
	Nice car
	Peace of mind
	Self-respect
	Time to dig garden
	Time to read or study
	Time to spend with family
	Well-maintained/decorated house

You should now have a picture of yourself in terms of what you can offer a future occupation and what you would want it to offer you. You may find it helpful to summarise this in note form. You can then take these notes to a careers or other advisory service to help you draw up a shortlist of possible occupations (a point returned to at the end of the section). Your list should include:

- interests
- learning experiences
- sources of job satisfaction
- things you can contribute to future employment
- things you need to be aware of in future employment
- transferable skills
- values.

WHERE DO YOU WANT TO GET TO?

The next few pages ask you to assess the pros and cons of different forms of work. They assume that you have already had experience of, or considered, full-time work as an employee. The categories are as follows:

- self-employment
- voluntary work
- temporary and part-time work
- job-sharing
- multiple jobs (for which the term 'portfolio working' is introduced).

You'll see that:

- any one area of work could fall into several categories
- a single job might fall into two or more categories.

The activities look briefly at the pros and cons of each:

Self-employment

Many people who are made redundant are attracted by self-employment. However, it is not always an easy option and it is vital to obtain advice before you start. There are many sources of help and advice available. Your local Enterprise Agency is a good starting point and most of the high street banks offer an advisory service to small businesses. But be aware that they have a financial interest in starting up a new business bank account.

You may consider:

- franchising
- marketing a service or skill on a freelance or contract basis
- running a business.

Activity 27: A self-employment checklist

The following checklist includes the most important questions you need to ask when considering starting your own business. If this attracts you, set aside some time to answer each – you will need at least an hour. Try not to be discouraged if you are unable to answer some, but make a note of who, or where, you will go to find the answers.

If you can answer positively to each question, or feel that further enquiry should resolve any outstanding issues, you are in a good position to work for yourself.

There are details of further sources of help at the end of this section.

A SELF-EMPLOYMENT CHECKLIST

Your idea/market

1. What service/product are you providing?
2. Who are you providing the service/product for?
3. Why should they do business with you?

Motivation

1. Why do you want to go into business?
2. What are the advantages/disadvantages of working for yourself?
3. Why will you succeed?
4. How much support will you receive from your family and friends?

Abilities and experience

1. What skills do you need to make the business a success?
2. Do you have these skills? If not, do you know how to acquire them?
3. What skills and qualities can you draw on now?
4. What skills and qualities do you need to develop?

Resources

1. What facilities will you need to start your business?
2. How much money will they cost?
3. Where will you get the money, and who will advise you?
4. When will your business earn enough to pay you a wage, and how do you intend to live until then?

Planning

1. Are you in a position to draw up a business plan (see below)?
2. Who can help you draw one up?
3. Has your business plan highlighted particular problems?
4. If so, how do you intend to deal with these problems?

Organisation

1. What form of business do you intend to establish (e.g. franchise, sole trader, partnership, company, co-op)?
2. Have you sought advice about:
- VAT?
- income tax?
- PAYE?
- National Insurance contributions?
3. If not, who can advise you on these subjects?
4. Who will deal with the administrative side of your business?
5. Does your business require a licence or local authority permission?

Drawing up a business plan

If you wish to raise funds to set up in business by yourself you will need to prepare a detailed plan of how you intend your business to operate, and to generate profits. This is usually referred to as a business plan. Your plan should contain all the financial plans for your business, together with details of how it will achieve its targets.

Your plan should be divided into sections covering:

1: ➤ a description of your business

➤ your main business activities

2: ➤ information about you as a person: your skills and experience, employment history, qualifications, current assets and financial commitments

3: ➤ what the aims of your business are

4: ➤ marketing information: how you will promote your business, your advantages in relation to the competition, your overall strengths and weaknesses

5: ➤ how you will organise your business: your premises, equipment, transport, assistants, materials

6: ➤ financial information – both the cost of setting up and the cost of continuing

7: ➤ any investment requirements.

Activity 28: Planning your business

- If you are interested in setting up in business for yourself why not begin your plan now? There is no need to worry about presentation at this stage, but do aim for a plan that will be understandable to others beside yourself.
- Show your completed plan to your family or partner. Ask them to suggest anything you may have omitted.
- After you have made your revisions, take your draft plan along with you to a business adviser (see below). They will be able to comment on your plan and show you how to turn it into a full blueprint for successful self-employment.

Further sources of help

Your local Training and Enterprise Council (TEC) can give you information on business training and counselling available in your area.

The Department of Trade and Industry operates One Stop Shops for business advice in some areas. Check in your local telephone directory for details.

You may qualify for financial assistance during the formative period of your new business. Contact your local Enterprise Agency for details.

If you are 25 or under you may be eligible for a start-up grant or loan from the Prince's Youth Business Trust. Ring 0452 307028 for further information.

The Government-backed Loan Guarantee Scheme guarantees up to 70% of loans by banks and financial institutions to small firms who would not normally be able to borrow money because they lack security. Most major banks are participating.

Enterprise Agencies

Enterprise Agencies offer county-wide advice and training for enterprise and self-employment. They have teams of experienced business counsellors which work in co-operation with the Training and Enterprise Councils. There are offices in most large towns: check your telephone directory or local library for details.

Voluntary work

This can be useful for a number of reasons. It may provide:

- a chance to use the skills you already have
- experience of work you haven't done before, to see whether you like it
- a chance to train in new skills
- a way to meet new friends
- a lot of satisfaction.

Before taking on voluntary work, get advice about:

- what is available
- what might suit you
- any training on offer and whether it could be used as part of a new qualification
- whether your expenses (possibly for travel?) will be paid
- whether you will be given support in the work
- for how long you will be expected to commit yourself – six weeks, six months, a year?

Many people experience a vicious circle when employers demand previous experience that only employment seems able to provide. Voluntary work is a particularly effective way of breaking out of this circle. It is a rich source of transferable skills and can provide invaluable additions to your CV. However – and for this reason – there is considerable competition for some voluntary posts, and you will need to take as much care in applying for them as you would for paid work.

Note that the Employment Service's Community Action scheme, announced in Spring 1993, aims to assist people seeking part-time work on voluntary projects.

Temporary and part-time work

You may consider temporary or part-time work either as a stop-gap or as an alternative to full-time work. Such jobs can sometimes lead to an offer of full-time employment. If this option attracts you:

- register with employment agencies specialising in temporary jobs
- check with your Unemployment Benefit Office the effect of earnings on your entitlement to benefit.

Job-sharing

Job-shares are becoming increasingly acceptable, particularly in health and the public services. You should consider this form of work if:

- you are interested in paid employment
- you have skills that could be the basis of a job but
- you have other commitments that prevent you from working full-time
- you want to cover maternity leave or work on short-term funded projects.

The advantage of a job-share is that you have the security of paid employment without the pressure to work to a conventional working day or week. And the work may have more status and responsibility than temporary or part-time work. The main disadvantages are that:

- you may find it hard to identify a sympathetic employer in your particular line of work
- you may have difficulty locating a partner
- you may find the lack of continuity from one day to the next difficult to handle.

If you can satisfy yourself on these three counts then you should seriously consider job-sharing.

Portfolio working

Portfolio working means practising two or more jobs at once. It uses 'portfolio' as in 'a range of securities held by an investor'. Working in this way may enable you to:

- use one job to subsidise others in difficult times
- fit your work around other responsibilities and commitments (e.g. as a parent)
- develop a wider range of skills
- use other jobs to make up for lost income if one falls through.

Particularly if you are self-employed, there may be distinct advantages in carrying out several activities or contracts simultaneously. But bear in mind that there can be a down-side: having separate jobs can be exhausting and may bring you no job security or benefits.

ALTERNATIVES TO WORK

It may be, of course, that you do not wish, or need, to take up any sort of work. If this is the case, it will still be important to have a clear sense of the sorts of activity that can provide you with a sense of personal fulfilment. This part looks briefly at:

- leisure activities
- early retirement.

Leisure activities

It may be that you do not want to return to work at all in any conventional sense. If this is the case you will want to plan your leisure activities. Pure relaxation quickly ceases to be a source of delight for many people. They find that they need the routine of some form of work or regular commitment.

If the ideas that suggested themselves in Activity 26 could best be followed up in leisure activities, and your financial situation allows it, enjoy yourself but:

- consider involving yourself in an association of like-minded people (e.g. if you want to write, join a creative writing group)
- ask yourself whether there is any way in which your activity could:

  help others/involve you in your community

  lead on to further, related activities or occupations

  provide an income (however small).

Early retirement

If you are an older person then redundancy means:

- you may not work full-time again
- you have time to fill
- you may feel you have been prematurely labelled 'old'.

But of course, taking early retirement does not stop you taking on paid work.

You could look at your response to early retirement in terms of the three As – attitude, adjustment and activity.

- **Attitude**: the psychological effect of being labelled 'old' before the usual retirement age can be very demoralising. You need to respond with a positive attitude. How old you feel is not dependent on whether or not you are in paid employment.
- **Adjustment**: it is hard to make the transition from full-time work to full-time leisure on a reduced income. This will need organisation through planning your household affairs and leisure. Many colleges run courses on retirement and you should make enquiries locally to see what is available.
- **Activity**: if you are early retired then you still have the likelihood of many years of active and healthy life ahead. You may feel that now is not the time to take a rest but to explore interesting, exciting, challenging and low-cost ways of using your leisure.

WHAT DO YOU NEED TO REACH YOUR GOALS?

You should now have identified a shortlist of goals for the future. The final two activities ask you to prepare a strategy for reaching these goals. This is presented in the form of a simple checklist of points to consider and action to be taken.

Activity 29: Reviewing your goals

First, list (on a separate sheet) the goals you have identified in order of preference. Aim for no less than two and no more than, say, six.

Then for each one ask yourself (and note down your answer):

- What are the things that are going to help me to reach this goal?
- What are the barriers that could prevent me reaching this goal?
- What do I need, or need to do, to eliminate the barriers?
- Am I able to set a timetable?
- What other resources do I need in terms of:

  education and training?

  equipment?

  people?

  premises?

The last point is particularly important. It may be that your preferred new area of work requires experience and competence that you lack. You can discuss what different occupations may need by consulting a local adviser (see the list of resources at the end of this pack) or by referring to one of the directories listed in the Booklist (page 122). If you still want to go ahead with your plans, and you need some training, you will need to find a suitable course. Section 6, Tackling Training, gives you further help with this

When you have completed your analysis you should have a clearer idea of which goal is going to be easiest to meet. This may not necessarily be the one you aim for – but you will have assessed the risks involved in your planned course of action. You will get the most out of this activity if you discuss the results with a local adviser – see our note in the previous paragraph.

Activity 30: Devising a strategy

Make a final note of your strategy below.

To win the job I need I will embark on/need the following:	I will obtain this by:
Help from:	
Equipment:	
Premises:	
Education and training:	

FURTHER HELP

Assessing skills and potential

Your local TEC or adult guidance service should offer you the opportunity of a professional assessment of your skills and potential. Contact them by phone to find out what is available.

Special needs

If you have a health problem affecting your chances of finding or retaining employment there may be extra facilities available.

Ask the Disablement Resettlement Officer (DRO) at the Jobcentre.

Advice on Employment

Jobcentres display local vacancies from employers and also display vacancies from other areas because they are linked to a national network. You can make an appointment to discuss your situation with an adviser. If you are not sure what kind of employment you want, talk to your County Careers Service.

Job Clubs

Usually membership of these is limited to those people who have been out of work for six months or longer. It may also be a condition of continuing to receive benefits. Job Clubs provide advice, support and facilities such as stationery, free postage and phone calls, newspapers and the company of other people in the same boat. Ask your local Jobcentre for the leaflet, *Job Club - the facts.*

Jobways Days

These are regular group sessions at which you receive advice tips on looking for jobs - putting together letters of application, coping with interviews, etc.

Jobmatch

This service puts your details on the database at the Jobcentre and notifies you of suitable vacancies. It may be particularly helpful to people with disabilities.

Self-employment

If you are considering self-employment or going into business with others, talk to your local Enterprise Agency. They can make an appointment for an adviser to see you at your local Jobcentre.

Employment agencies

Temporary or permanent work is often available through employment agencies. A number of them are listed in the Yellow Pages or you may obtain a list of local agencies through the Employment Service. However, a note of caution needs to be sounded here. You may come across advertisements appearing to be by employment agencies asking you to pay a registration fee, either straight away or following an initial contact. This is illegal (except for rare exceptions in the entertainment and modelling industries). If you are asked for money you should:

- ask for the agency's licence number, provided by the Department of Employment, and ask why they are charging
- report the matter to your nearest Jobcentre.

Make a note below of who you will now contact and when. Remember to take with you the results of your activities in this section, as we suggested earlier.

Name:	I will get in touch by (date).
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Remember to check whether you have met the deadline that you set yourself for completing this section. Set yourself a deadline for completing your next section, based on your experience of this one. You may find it helpful to run through it very briefly first to check how many activities you will be carrying out, and of what sort. Fill in your deadline below:

I will complete my next section by ..... (date)

Section 5

Job-winning

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Targets

When you have completed this section you should be able to:

- pinpoint the best way of finding out about job vacancies
- prepare a CV
- prepare a job application
- find people to act as your referees
- do justice to yourself at interviews
- record information about interviews and your performance in them.

INTRODUCTION

You have now organised yourself for job-winning. You have set up a work-station – anything from an alcove in the living room to a fully-equipped home office – and planned your daily routine. You have also identified the area of work you will now seek employment in. Your plans may still need some fine tuning but you will have a general idea of your direction, which may be identical to your previous work or very far removed – or any point between. Your next task is to begin your hunt in earnest. This section is designed to help you to do this. It looks at the main procedures involved in applying for posts and gives you guidance on how to make your way through these as successfully as possible.

However, many jobs, particularly part-time ones, are filled by far less formal methods. For example, your search could involve you in queuing up in a draughty corridor with several dozen other people, only to receive the briefest of verbal interviews, without any reference to a CV or application form. You will need to be prepared for this in the short-term, as well as developing ways to handle more formal approaches.

Bear in mind that as soon as you are given notice of redundancy you are entitled to 'reasonable time off', with pay, for job-finding within working hours. Some employers may also allow you time to seek professional advice and attend training events or courses.

LOOKING FOR VACANCIES

Sources of information about job vacancies fall into two categories: advertised and unadvertised. Advertised vacancies include:

- ➤ advertisements in local, daily and Sunday newspapers
- ➤ Jobcentres
- ➤ private agencies.

Activity 31: Advertised vacancies

Spend ten minutes making a list of all the 'official' means by which you can find out about job vacancies in your chosen occupation. Ask yourself:

- ➤ What publications are vacancies advertised in?
- ➤ What agencies and bureaux advertise vacancies?
- ➤ What professional organisations publicise vacancies?

Then review your list and mark each item in order of priority, from:

1 – high *to* 2 – medium *to* 3 – low.

- Use your list as the first plank of your job-winning strategy.
- Identify any newspapers, magazines or trade journals likely to contain suitable advertisements. This may take a few days as you browse through possible ones and discard those that seem less useful.
- When each publication comes out, scan it thoroughly, and with an open mind, as soon as possible. Then put the resulting vacancies in order of priority, comparing them against each other, noting your preferences, and **noting the closing date for applications**.

However, over half of all jobs may never be advertised. They are filled through:

- personal contacts/word of mouth
- internal promotion
- head-hunting organisations and people approaching the employer direct.

If you rely only on job advertisements you may therefore miss important opportunities. The next activity helps you to tackle this point.

Activity 32: Unadvertised vacancies

Below is a list of ways in which you could identify unadvertised vacancies. Work carefully through it making a note – on a separate sheet – of key contacts you could pursue in each category. You will find it helpful to refer back to the network you identified in Section 2.

Unadvertised vacancies

- registering with agencies
- speculative letters to employers
- your professional/trade organisation
- friends/acquaintances
- personal introduction to an employer
- local knowledge of a new company moving to the area.

Again review your list and mark each item in order of priority, from:

1 – high *to* 2 – medium *to* 3 – low.

When you feel your list is complete use the results of both Activities, 31 and 32 to begin a Job Leads Log, using the blank form on page 82 as a basis.

JOB LEADS LOG

Date	Job title	Company	Person to contact	Tel no	Address	Action	Follow up

PREPARING A CV

Once you have identified your contacts you need to have suitable material to send them about yourself. Your main resource in this is your *curriculum vitae*. This is Latin for 'course of your life' and is usually called 'CV' for short. The CV is a key document in applying for a job; but it is not the only way in which an employer will assess your suitability. Personal impressions are also important and in some occupations these may well carry more weight than anything you can say about yourself on paper.

The ideal CV includes all the information that is needed together with 'originality' which encourages the employer to add it to the 'Yes' pile rather than the 'No' pile.

Activity 33: Your working biography

Before you assemble your CV, compile a summary of your working life. Include in it:

➤ dates ➤ brief job descriptions ➤ posts of responsibility.

Try to be as crisp, positive and concise as possible. Avoid repetition (e.g. repeated phrases beginning 'I...') or vague words such as 'liaised', 'coordinated' and 'administered'. The employer should be able to understand the level of involvement implied and what task was actually performed.

You may need to spend quite a long time on this activity – at least a day – especially if you need to refer back to letters and other documents. Make rough notes at first and then write these up for your own future reference. Not all the information may be needed for your CV but it will be useful as preparation for an interview.

The material you have assembled, together with the results of your personal audit in Section 4, should mean that you are now ready to write your CV.

The parts of a CV

Employers are busy people. They are unlikely to have time to read through several pages of information in order to assess your suitability for a job. Your CV should therefore be structured as follows:

➤ page one: an initial, one-page summary of essential details about yourself

➤ subsequent pages: fuller details relevant to the job for which you are applying.

Page one should include some or all of the following:

- brief personal details (*first*)
- nationality
- secondary schools attended
- qualifications and training
- brief employment history (most recent jobs first). You can expand on this on subsequent pages, detailing, where applicable, the organisation's size, products and services, and your own responsibilities and achievements
- voluntary work
- leisure activities.

There is a sample first page on page 85. Do bear in mind that this is a sample only and that the emphasis you place on particular points will be unique to you.

CURRICULUM VITAE

NAME:	James Stuart Strafford
ADDRESS:	107 High Street
	Hurley
	DONCASTLE
	DC2 OLX Tel: 0226 944676
DATE OF BIRTH:	23.10.51
NATIONALITY:	British
MARITAL STATUS:	Married with two children, aged 9 and 12
WORK EXPERIENCE:	
1987-9	**Contracts Manager, Bevan Control Systems (Stevenage)**
1985-7	**Senior Contracts Clerk, Bevan Control Systems**
1981-5	**Contracts Coordinator, Morgan-Prescott (Harlow)**
1979-81	**Research Assistant, Trewin Data Management (London)**
1977-9	**Computer Programmer, Belman Group (Harlow)**
1975-6	**Volunteer worker for Leeds Cyrenians**
	Sales Assistant, Community Wholesale (Wholefoods), London
EDUCATION:	
1976-7	Ware College: HNC in Data Management (part-time)
1972-5	Luton College of Higher Education: BA in Computer Science
1968-72	Ludlow Grammar School, Ludlow, Shropshire: 7 'O' Levels, 3 'A' Levels

INTERESTS AND ACTIVITIES

Main interests outside work are jazz (I play saxophone in a local group), orienteering and restoring vintage motorcycles. I am also actively involved in local politics and have stood for Hurley as a County Councillor.

Activity 34: Drafting your CV

Using the checklist just given, and the summary of your working life, make a first draft of your CV, following the structure suggested. This draft should contain *all* the information you are likely to need for the sorts of work for which you might apply. If you are working with a typewriter you may prefer to make this draft by hand. If you have access to a word-processor you may find it easier to key your notes in straight away. You should be:

- neat

  Aim for the best standard you can achieve.

- concise

  Use the first side for essential information, as suggested above. Aim for a maximum of three further sides, giving details relevant to the particular job.

- factual

  Include only information that can be checked.

- positive

  Identify your strengths and weaknesses.

  Sell your achievements, and experience – use positive language. Unless you tell a potential employer what she/he is missing, how will she/he know?

  Emphasise your transferable skills.

- clear

  If your work involved specialised processes or equipment, make sure that these are described in terms that your reader will be able to understand.

Bear in mind that you will need to minimise overlap with the details that employers request on their own application form. In some cases this form may state 'no separate CVs' in which case you will need to use the information you have assembled as a reference point only. There is more about this in the discussion of application forms below.

Activity 35: Reviewing your draft

When your draft is complete:

- set it aside for a while – say, until the next day. Ask someone else to read it through. Then:

- return to your draft and review it against the checklist for drafting. Have you met all the criteria for an effective, self-promoting CV?

- make any revisions you need to, taking into account your own and others' suggestions.

Presenting your CV

You are now ready to prepare a final draft. Good presentation is very important. The following checklist will help you to produce a pleasing, professional CV. Incorporate as many of these points as you can.

Checklist

When presenting your CV:

- Use good-quality, white A4 paper.
- If possible, use a high-quality typewriter or word-processor. If you have access only to a dot matrix printer you will create a better image by typing your CV – or asking someone else to.
- Avoid cramping together information.
- Use headings and subheadings to make your CV easier to read.
- Number your pages.
- Use a high-quality photocopier or create multiple top-copies.
- Avoid at all costs handwritten or 'squeezed in' corrections or amendments.

Activity 36: The final draft

Prepare your final draft now.

When it is complete, go through the same process as for your first draft, allowing a cooling-off period for your own review and canvassing the opinion of a partner, friend or colleague. If their comments suggest a further revision, be prepared to make one. If you are paying someone to type your CV make sure you know what this will cost, particularly if you are likely to make lots of changes or revisions.

The dynamic CV

The CV you have now prepared is not the last word on yourself. Although the first, summary page is unlikely to change, you will need to revise the details that follow for different employers, emphasising your skills and experience in their own area of work. Your CV should change to reflect changes in you and in what you could offer to different jobs you apply for.

Finally, note that if you are applying for jobs in the rest of Europe, the trend there is for a less concise document containing greater detail, often with a photograph, and printed to a high standard on top-quality paper. This 'Euro CV' is frequently presented in a plastic wallet, adding to the impression of quality. You may also want to adopt this approach in your UK version, if you feel it would be right for the kinds of job you are applying for.

PREPARING A JOB APPLICATION

Formal job advertisements usually make it clear whether you should write or phone to request an application form. The papers you then receive will make it clear whether or not you are also expected to submit a CV. When you complete the form you should aim to be:

- neat
- accurate.

To achieve this:

- Read the form carefully before writing anything on it.
- If possible, photocopy the form and fill in the copy as a first draft or
- first write the information required on a separate sheet of paper.

If you fill in the form in pencil first, the pencil could be hard to erase without damage to the form itself.

The results of your personal audit and your general-purpose CV will prove useful as you complete the application; remember that you may then need to revise your CV in the light of information you have already supplied on the form.

GETTING REFERENCES

At this point you may not yet have an application form to hand. However, one essential preparation you can carry out now is to identify the people who can supply suitable references – your 'referees'. Most applications ask you to supply the names of two or three people who can be contacted, usually following an initial interview.

Activity 37: Identifying referees

The importance of contacting possible referees before you leave your job was mentioned on page 27. Whether or not you have already done this, make a list of suitable referees now. They should be:

- people whose opinion of your abilities a potential employer will value
- easy to contact by both you and an employer
- people who can vouch for your abilities in relation to the job for which you are applying. But bear in mind that many of your personal qualities and skills are transferable from one working environment to another.

Once you have prepared your initial list you may find it helpful to turn this list into a shortlist, with the remainder as reserves in case of difficulties in making contact. However, it is essential to include your most recent employer in your shortlist.

You are looking for someone who will emphasise your positive qualities in relation to the particular job. Understanding what the job requires will enable them to make the most relevant points about your abilities, competence and suitability. Aim to:

- approach referees in advance to check that they are willing to provide a reference for you
- give them notice that they may be approached in connection with a specific job
- send them a copy of the job description and a bit of information about the company, if you have it.

JOB INTERVIEWS

Whatever your skills and however well you make approaches to employers you will not always get the chance of an interview. So it is important to make the most of interviews and use them as a way of developing your skills as an interviewee. Use the following plan to prepare for the interview so that you can do as well as possible when you get there.

Activity 38: Pre-interview action plan

Before you attend your interview:

- find out something about your prospective employer such as their:

  aims

  history

  size

  structure

- plan your travel to get to the interview and, if you are going by car, pay a visit to check parking arrangements if you can. Note that the Employment Service can in some cases subsidise the costs of travel to an interview: ask at your local Jobcentre for details of the Travel to Interview Scheme
- decide when you will need to leave home – allowing for possible delays and unreliability of public transport

- find out as much as you can about the job on offer – for example its

  duties

  responsibilities

  salary level (how does this compare with similar jobs elsewhere?)

- request a job description, if you have not received one. If one is not available you may feel that this reflects on the organisation to which you are applying
- prepare in advance any questions you would like to ask your interviewer.

It might also be helpful to find out about the prospects and trends within the industry or service to which you have applied. Newspaper articles and personal contacts can be useful sources of background information.

Interview questions

A vital part of your pre-interview planning is preparing for the sort of questions you are likely to be asked. Of course, you cannot anticipate exactly what these will be, but you can expect to be asked questions under the following three headings:

- Why are you here?
- What can you do for this company/this job?
- What sort of person are you?

Activity 39: Preparing for interview questions

You will find it valuable to consider how you are going to respond to questions under each of these headings. Either now, or at a time set in your diary, spend an hour preparing answers for the post you are applying for. You could:

- write down your answers
- record yourself into a cassette recorder
- ask a friend or partner to act as interviewer.

The second two options will give you the chance to obtain feedback on your answers. If you choose either of these, carry out the activity after you have completed work on this section, so that you can use it to practise the other points recommended.

At the interview

There is no single technique for doing well and putting yourself over effectively at interviews. The key skill is to respond appropriately and flexibly to the situation as it presents itself. You can, however, benefit from being alert to the different aspects of the interview process, summarised below:

Entry

Interviewers may make up their minds very early on in an interview. First impressions can therefore be very important. On entering:

- be prepared for a variety of greetings: do not be put off if some or all of your interviewers seem formal or distant
- do not sit down until you are invited to; if you are not sure where to sit, ask 'May I sit here?'

The interview itself

As the interview begins, remember that your role is to respond, not initiate. You should:

- take your lead from the interviewer
- make eye contact with your interviewer, and with other members, if there is an interview panel
- aim to project an image of enthusiasm: the interviewer will want evidence that you are interested and keen
- acknowledge difficult aspects of the job as challenges that you will enjoy the chance to meet
- take your cue from the interviewer as to whether humour seems appropriate
- if given the opportunity, talk about your approach to job-winning as evidence of the skills needed in the job or as a demonstration of thoroughness and determination
- resist being hurried into answering difficult questions too quickly. If the question is hypothetical qualify your answer to it – or try an answer from your own experience.

Remember that most interview questions are about one of three things. If you are sure that you have identified what is behind a question you can draw on the answers you have prepared in advance.

Leaving

Your interview may seem like a long ordeal – but many interviewees are surprised how quickly it is all over. Try to project a confident and relaxed image on leaving, even if you feel that the interview has gone badly. Your view may well be wrong, and it would be a pity to spoil a successful interview at the last minute.

After the interview

When the interview is over you will probably want to relax. You may well feel drained and want to forget the whole episode, or feel compelled to go over and over it in your mind. While it is still fresh in your memory, ask yourself:

➤ What have I learnt as a result of this interview?

Whether the process went well or badly in your eyes, use the following activity as the basis for a debrief.

Activity 40: Your interview debriefing

As soon as possible after your interview ask yourself:

➤ What did I do well?

➤ Why did I do this well?

➤ What can I learn about myself?

➤ What did I do badly?

➤ Why did I do it badly?

➤ What can I learn about myself from this?

➤ How can I improve on this next time?

➤ What did I learn about interviews?

➤ How can I apply this to future job interviews?

If you are unsuccessful you may also find it helpful to ring the organisation you applied to and ask why. In fact most larger organisations should provide you with feedback on any personality testing as a matter of course once the results are known.

Every interview has its value, whatever the outcome. Approaching each one as an opportunity for learning as well as for the job will maximise your chances of success in the future.

KEEPING RECORDS

You will need to create a system for recording and filing information about interviews and how you got on. You can create an interview log for the purpose, recording your debriefings and decisions in diary form. However, any simple system will do: you may even find an audio record of each interview effective.

OTHER SELECTION PROCEDURES

This section has concentrated on interviews, but there are other types of selection procedure, particularly in larger companies. These may be additional to an interview, to give the organisation further information about you. A Marplan survey of personnel sections in firms employing over 1000 people revealed the following selection techniques in use:

Personal interview	100%
Psychological & ability tests	70%
Personality questionnaires	50%
Behavioural simulation	37%
Handwriting analysis	3%

This pack cannot offer a 'recipe' for success in any of these alternatives. But you do need to be aware of them, and to reassure yourself that, if you are asked to take part in them, you are not being singled out!

ASSESSING A JOB OFFER

If your interview leads to a job offer you will of course feel pleased and excited. Congratulate yourself, but take your time to think about it and read the small print. What are you committing yourself to in terms of:

- salary: is it what you expected?
- specification: is it as you understood it at the interview? If the job advertisement mentioned equal opportunities, is this confirmed by what you now know?
- location: is it in the place you expected to be working?
- pension, holidays, maternity and sickness benefits: do they give details?
- any probationary or trial period?
- period of notice?

You will want time to check these points, either with the employer or with an independent adviser such as your trade union or local CAB. You can also arrange for a solicitor to vet your contract of employment. However, you will also need to be prepared for an offer that demands an immediate acceptance. In this case you will need to draw on questions you have prepared in advance (see above) and ensure that you have already carefully considered how you will respond to an immediate offer of a job.

FURTHER HELP

The Employment Department offers a number of schemes to improve your chances of securing further work. You can find out more about all of the following by contacting your local Jobcentre or Unemployment Benefit Office.

Job Search Seminars help you develop your interview skills. Seminars take place over four days, spread out over four weeks. Your travel costs to the seminars will be paid and you will be given free access to stationery and office equipment. You will be eligible if you have been out of work for three months or more.

The Job Interview Guarantee (JIG) helps ensure that you get an interview for the job that you want. Various help and advice is available, aimed at matching you directly with an employer likely to need your skills. You will be eligible for this if you have been out of work for six months or more.

Job Review Workshops and **Restart Courses** give you the chance to consider a change of career or consider how to make the best use of your strengths and skills. The first are designed for people who have been out of work for a minimum of three months, and whose background is professional, administrative or executive. They last for two days. Restart Courses are designed for people who have been out of work for a minimum of six months and usually last for five days.

Learning for Work (announced in Spring 1993) will provide up to 30,000 places on full-time vocationally related courses for people unemployed for 12 months or longer.

The Workstart scheme (at pilot stage at the time of writing) offers employers a financial incentive to take on people who have been unemployed for over two years. If you become involved in such a scheme, part of your benefit will go towards the £60 offered to your employer.

Work Trials and **Employment on Trial** help you decide whether a particular job will suit you. Both schemes are for people who have been looking for work for six months or more. Work Trials involve a trial period of work with an employer who has a vacancy, followed by a (guaranteed) interview.They last for up to three weeks. Employment on Trial enables you to try out a new job without any risk of being disqualified from receiving Unemployment Benefit when you leave it.

Job Clubs are generally for people who have been out of work for six months or more. They offer mutual support and encouragement, plus free access to resources (e.g. office equipment) and advice. They are also an additional source of information about job vacancies.

TARGETS REVIEW

Now that you have come to the end of this section, review the targets listed at the beginning. How far have you attained each one? Place a tick next to those you feel you have achieved. Then, for those you have achieved only in part or not at all, note down the further help or resources you will need and set yourself a deadline for obtaining these.

Can you now:	**Yes**	**Not yet**
➤ pinpoint the best way of finding out about job vacancies?	☐	☐
➤ prepare a CV?	☐	☐
➤ prepare a job application?	☐	☐
➤ find people to act as your referees?	☐	☐
➤ do justice to yourself at interviews?	☐	☐
➤ record information about interviews and your performance in them?	☐	☐

For any points for which you ticked 'not yet' complete the following action plan:

ACTION PLAN

I will now aim for the following targets:

Goal:	To be achieved by:
1	
2	
3	
4	

Section 6

Tackling training

Contents

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Targets

When you have completed this section you should be able to:

- decide whether further education or training is for you
- choose a form of education or training that meets your needs
- identify the area of education and training that interests you
- identify possible ways of financing further education or training.

INTRODUCTION

This section follows on from Section 4 Your Personal Audit. You have identified your own need for further training in the light of your personal targets, not all of which, of course, needed to be related to further employment. Refer back to the list of training needs you identified in Activity 29. Keep this to hand as you work through the material that follows.

EXPERIENCES OF LEARNING

Now that you have identified your needs your task is to do something about meeting them. But first, look at your past experiences of learning:

Activity 41: What has learning been like?

On page 62 you made a note of any training and learning in which you were previously involved. Use the following questions to record your present feelings about that experience.

	Yes	*No*
Did you enjoy the experience?	☐	☐
Did you feel it achieved what it set out to?	☐	☐
Did you feel that it was valuable to you personally?	☐	☐
Did you feel encouraged or discouraged by your own performance or progress?	☐	☐
Did you feel the course met your individual needs?	☐	☐

Comment

If all or most of your ticks are in the 'no' column you are probably not very keen to embark on further learning or training. But a great deal has changed in the world of learning, just as in the world of work. Should you decide to tackle training you can expect some pleasant surprises.

A LOT'S BEEN HAPPENING IN EDUCATION...

Over the past ten years further, adult and vocational education has undergone a revolution. Gone are the days of lengthy courses geared towards gruelling exams. As an entrant to education and training now you can expect:

- courses tailored to your personal needs in terms of:

  content

  level

  location

  starting and finishing times

- an emphasis on your own experience: the contribution that you can make as an adult with years of working and social life behind you
- in increasing instances, an opportunity to gain certification, or part-certification, on the basis of the skills you can demonstrate, rather than participation in a course
- informality, light years away from the traditional, classroom approach to learning
- credit for what you do during the course – so that a final examination will either carry less weight or be absent entirely.

The system has moved from one that was based on the way institutions saw what was needed to one focused on learners and outcomes. Perhaps even more important, it is far less easy to 'fail'. The emphasis is now on what you have learnt, not on what you have failed to learn. If an assessment does not meet your expectations you can ask for a programme tailored to meet your remaining needs – without going back over old ground.

If you have children at school, or have recently taken part in a training course or learning programme, much of this may be familiar. You may have already gained important awards through a course tailored to your needs and the opportunity to demonstrate your competence. Think about what you did to qualify for your driving licence, for example.

LIVING WITH LEARNING

At this stage it might be useful to contact your local TEC or adult guidance service. They can give you details of what is available and what kind of commitment you will need.

Returning to learning is demanding and will require time and self-discipline. Use the following activity to check how far your current circumstances are compatible with learning:

Activity 42: Can you live with learning?

	Yes	No	Unsure
1. Do you have somewhere that you can study undisturbed?	☐	☐	☐
2. Do you know how much time you will need for study?	☐	☐	☐
3. If you answered 'Yes' to (2), do you have enough time available?	☐	☐	☐
4. Would your partner/family by and large be sympathetic to your aims as a learner?	☐	☐	☐
5. Can you afford any course fees involved?	☐	☐	☐
6. Will you need to give up something else which you value or enjoy in order to learn?	☐	☐	☐
7. Do you need help to study effectively and to develop concentration?	☐	☐	☐
8. Do you feel learning is for you?	☐	☐	☐
9. Do you have any disability that you feel might be an obstacle to course attendance?	☐	☐	☐

Comment

If there are any questions to which you answered 'No', can you change or organise this? You may already have taken steps to do so, as recommended in Section 2 of this pack. If you really feel that you cannot, or are unsure, you may still find it worthwhile to contact your local education and training provider to find out what study will actually involve, and ask their advice on anything you see as a problem. This applies to all the comments that follow.

Questions 1, 2 and 3

If you are – or about to be – redundant you will probably have some free time for study and perhaps the space as well. But if not, it might be worth finding out more about exactly what facilities and time you would need. It is likely that your particular needs can be met in some way.

Question 4

If you feel your partner/family would be unsympathetic, have you discussed this with them? In particular, have you explained:

- your aims – which may be beneficial to them as well?
- exactly what your programme will involve – mentioning some of the points made about the new approach to education and training for adults?

Question 5

There may be a fee, but there are also opportunities for grants and funding. Check what was said about this on page 100, and ask your local college or TEC for further guidance before dismissing a programme as beyond your means.

Question 6

Did you take the question to imply that study is a chore? You may well be pleasantly surprised – and it would certainly be worthwhile testing the water.

Question 7

Many people feel this way about returning to learning. Consider finding out more about how to study effectively. Sometimes there is an introductory course on this topic, or an introduction is built into the first few sessions.

Question 8

If for any other reason you are unsure whether learning is for you, it might be worthwhile trying a short course or programme. Then discuss and if necessary reassess your learning aims with a guidance specialist (contact your local adult guidance service).

Question 9

If you have a disability and you feel that it may be difficult to cope, let the provider know of your concern. Most learning and training institutions try very hard to meet the needs of people with disabilities, even if their facilities appear slow to catch up with their intentions. You are likely to get a positive response, and practical help and support. You can also get useful advice from the Disability Employment Adviser at your local Jobcentre.

NEW TYPES OF EDUCATION AND TRAINING

This information outlines the types of course or learning programme (providers are described on pages 108–111). Any one provider may be able to offer, or put you in touch with:

Flexible learning

If you see the word 'Flex-' in the publicity of a provider (attached to any number of endings) then they are offering something more than a traditional class-based course. Flexible learning means attending classes or tutorials at the times that suit you; within the (usually long) opening hours of the institution. This may be as an individual or as part of a small group, depending on the course.

Open learning

This is another concept that may have developed since you were last in contact with education and training. It is very similar to flexible learning, but it may also involve the use of an interactive learning package. If you wonder what one of these is, you have one in your hands now, and you may well be using this as 'distance learning' (see below). Many packages use audio and video, or computer discs, as well as text. Flexible learning may also use packages – it is just a question of emphasis.

Distance learning

This usually means study at home – again using a package. It used to be called 'correspondence study' but has changed to reflect the open and flexible approaches outlined above. Most material and tuition is of a very high standard, and may involve telephone as well as postal contact. The provider may be national or local.

Programmes, not courses

If you encounter something described as a programme, you should take this as a positive sign. The chances are that, through flexible or open learning, it will offer you the chance to train in a way suited to your individual needs, perhaps offering formal recognition of your current experience and skills learnt 'on the job'. The new system of National Vocational Qualifications (NVQs) is helping to open the way to this form of training.

Activity 43: What sort of training will suit me?

New and innovative types of training have been outlined. Which are likely to meet your needs most effectively? Work through the following list of pros and cons of each form. You will see that the list also includes short introductory or 'taster' courses and courses designed to update your skills in your current occupation.

Rate every 'pro' as follows:

1 for 'quite an advantage for me'

2 for 'a significant advantage for me'

3 for 'a big advantage for me'.

Rate every 'con' as follows:

– **1** for 'quite a disadvantage for me'

– **2** for 'a significant disadvantage for me'

– **3** for 'a big disadvantage for me'.

When you have finished, tot up your scores for each type, adding or taking away as necessary. You should end up with a list of approaches to learning, in order of preference for you.

Type	**Your rating**
1. Conventional course – day or evening	
Pros:	
Enables you to meet with others	☐
May be convenient for you	☐
May be well-attended	☐
Others:	

Cons:

Expects you to socialise with others ☐

May be hard to fit into your routine ☐

May find teachers not sympathetic to adults ☐

May use 'classroom' methods of teaching ☐

Others:

Total score: ☐

2. Distance learning

Pros:

No need to socialise ☐

Study when you like ☐

Study where you like ☐

Others:

Cons:

Little or no contact with fellow students ☐

No face-to-face contact with tutor ☐

Requires a lot of self-discipline ☐

Others:

Total score: ☐

3. Flexible learning/learning programmes/open learning

Pros:

Enables you to attend centre/college at your convenience ☐

Lets you work at home between 'sessions' ☐

Offers contact with other students ☐

Others:

Cons:

Involves use of learning package ☐

Requires a proportion of study on your own ☐

Requires you to plan your own learning (with others' help) ☐

Others:

Total score: ☐

4. Skills updating

Pros:

Clear occupational goal ☐

Easier to study familiar topics ☐

Enables you to keep in touch with your field ☐

Others:

Cons:

Less likely to offer new employment opportunities ☐

Limited to the field you know already ☐

May cover ground you are already familiar with ☐

Others:

Total score: ☐

5. Taster course

Pros:

Enables you to assess your suitability for a longer course ☐

Enables you to check impact of study on your family, routine, etc. ☐

Enables you to gain a wider perspective on types of course ☐

Others:

Cons:

May find you enjoy it but cannot afford time/cost of further study ☐

May turn out to be not right for you ☐

Not necessarily linked to prior experience ☐

Others:

Total score: ☐

Totals for: **1** ☐

2 ☐

3 ☐

4 ☐

5 ☐

Comment

The results of this activity give you an indication of the form of learning that is likely to suit you best. Use it as a rough guide and the basis for consultation with your local adult guidance service or TEC. Be prepared to revise your conclusions. The main advantage now is that you have begun to make a serious appraisal of the issues. You will also need to bear in mind that if you are particularly eager to train in a specific skill or learn a particular subject locally you may simply need to take what is on offer – but check out the options first.

Finally, if this activity has raised further issues that you would like to discuss with someone, make a note of these below:

Issue:

I will discuss this with:

at:

on (date):

Now you have a clearer picture of what form your further learning could take you can begin to home in on the area of education that is most likely to meet your needs. The material that follows consists mostly of information. You can get the most out of it by first ensuring you have answered the following additional questions:

- What subject(s) do I wish to study or what area of training/retraining interests me?
- At what level do I wish to begin the course/programme?
- At what level do I wish to complete the course/programme – what credits or qualification (if any) do I want to acquire?
- For how long am I prepared to study? (Consider hours per week *and* overall length of course/programme.)

Activity 44: Making choices

Note down your answers to these questions now, referring back to your personal audit in Section 4 as necessary.

Then consult the reference material as follows:

Subjects

Not all providers to which you have access will be able to provide the subjects you have identified, or may provide them at an inappropriate level. Generally (very generally) speaking:

- Specialised academic subjects are available in higher education institutions, which tend to be more rigid about entry qualifications and offer more traditional forms of learning.

- Specialised technical subjects are available in further and adult education centres and colleges, most of which have developed approaches to learning specifically for adults.
- Many subjects, such as languages, history and different levels of training for specific occupations, are available in both further education (FE) and higher education (HE).

But beware of making assumptions. Once you have identified a possible provider, get in touch with them to check. Or better still, consult the relevant source of information first.

Level

The material follows a general plan of FE first, then HE. However, bear in mind that some more advanced course providers offer short introductory courses, often referred to as Access courses, to top you up quickly to the level you need to begin. There is more about Access courses on page 110.

EDUCATION AND TRAINING OPPORTUNITIES

Further education

Further education caters for anyone over the age of 16. It offers a range of full-time and part-time courses and activities concerned with academic, vocational or recreational studies, normally leading to a recognised qualification.

FE courses are provided by colleges of further education, colleges of technology, tertiary colleges and specialist colleges of art, agriculture, building, etc.

Typically, such colleges can tailor a programme of training or education to suit the learner rather than expecting them to undertake a set course. Your commitment may last anything from a few weeks or months to one or more years.

Details of college courses are available at your local adult guidance service. Public libraries also carry a wide range of reference books on further and higher education.

Adult education

Adult education usually refers to a range of vocational, academic and recreational courses designed specifically for adults. The courses are usually provided by adult educational centres and FE colleges.

The range of courses has been expanded and improved through a number of initiatives designed to encourage adults to return to education, develop their talents and reach their full academic and career potential. Examples include:

Return to study courses

These are normally short, intensive courses in study technique and an opportunity to consider options available, designed for adults who are considering returning to study after a gap of several years.

Adult Basic Education (ABE)

Colleges offering ABE provide programmes of individual tuition and group study for people who feel that their mathematics and/or English need to be improved. ABE can provide a vital first step into education and training, with ample opportunities for individual support. Anyone over 18 (exceptionally over 16) is eligible and tuition, together with some materials, is provided free of charge.

English for Speakers of Other Languages (ESOL)

Similar points apply as for ABE. Tuition is available for anyone over 18 years who speaks a language other than English at home and but who wishes to improve his or her working English – either in a group or on a one-to-one basis.

Returners' courses

These courses are aimed at people who wish to return to work or study after a period away, particularly those who feel that they have lost touch with developments in employment and education. They are often designed especially for women returners.

The courses are designed to provide sympathetic encouragement, build confidence, provide information on current career and educational trends and help students consider their future.

Higher education

Higher education typically covers degree courses, Higher National Diplomas, or study leading to professional qualifications such as teaching, social work or medicine. Courses are run mainly at universities and colleges of higher education.

Higher education courses may attract a local authority grant to pay course fees and assist with living expenses. If you feel that this may be a possibility for you, you should discuss details with your local education authority.

Higher education and adult learners

All higher educational institutions are open to adult learners and many have special entrance schemes designed for them. Adult learners are usually referred to as 'mature students'. However, the interpretation of this term varies from one institution to another. The most common minimum ages stated are 21 and 23 years, but you would need to check with the individual institutions, as it may be higher in some cases.

Entry requirements for higher education

The majority of those embarking on a course of higher education are required to have a minimum of two 'A' levels plus supporting GCSEs (formerly 'O' levels). Other equivalent qualifications are also acceptable, including BTEC National Certificates and Diplomas, and 'AS' levels in lieu of one or more 'A' levels (an 'AS' level is equivalent to half of a conventional 'A' level).

As an adult applicant you may, however, not be asked for the usual two 'A' levels. Furthermore, many admissions tutors take a lenient view of 'A' level grades with mature students. Some will accept people with no formal qualifications. They may either set their own entrance examinations, or select on the basis of the individual's experience and performance at interview.

Most colleges want evidence of recent study, however, so that they have some assurance of ability to cope with prolonged study.

As an alternative to 'A' levels, many colleges now run 'Access courses' to enable adults without standard qualifications to get into higher education. These courses are discussed below.

For further details of entry requirements contact your local adult guidance service, asking about 'educational credit transfer' and 'credit accumulation and transfer'. The service will also be able to tell you about admissions procedures and requirements.

Preliminary study and Access courses

If you wish to carry out study before entering a university or college, some colleges run courses tailor-made for this. These courses do not have any set entry requirements, and usually follow a broad syllabus with an emphasis on study skills and confidence building. Some aim to help you into education at a specific level, such as GCSE.

Access courses are designed to prepare you for degree or higher level courses, and some lead to entry to a particular course. They particularly welcome those with few or no qualifications. Some courses offer initial 'tasters' – perhaps a single week of study without further commitment – or can offer financial incentives such as 'pay as you learn' schemes.

Course titles vary, so it is worthwhile asking if your local college runs preparatory courses on either a full-time or part-time basis: 'Access', 'Fresh Horizons', 'Threshold', 'Return to Study', 'Mature Student Certificate' and 'Pre-higher Education' are all names of such courses.

Full-time preparation courses are also run by the eight national Adult Residential Colleges. Most of these offer qualifications that are accepted for entry into higher education, as well as courses of study in their own right.

All of these courses are recognised by the Department for Education and will be considered for financial help in the form of an Adult Education Bursary. For details contact the Awards Officer, Adult Education Bursaries, Ruskin College, Oxford, OX1 2HE.

For further details consult your local adult guidance service or the *Yearbook of Adult Continuing Education*, National Institute of Adult Continuing Education, 19b De Montfort Street, Leicester, LE1 7GE.

Re-training and skills updating

A number of opportunities supported by the TECs and the Employment Department are currently available. These initiatives vary from county to county, as each TEC responds differently to meet local needs and the demands of the local labour market. Your local TEC may be able to offer you vouchers to cover some or all of the cost of a guidance, learning or accreditation process.

Employment Service offices have details of local and national schemes. Alternative sources of information include Training Access Points (TAPs), local training providers (look under 'Training Services' in the Yellow Pages), and adult guidance services.

Training for Work

Run by local training providers, this initiative offers the opportunity to gain work experience or a nationally recognised qualification. You will be offered an initial assessment followed by guidance to ensure that the programme you follow directly meets your needs. Training may involve work preparation, working towards an NVQ, temporary work or a combination of these.

You will receive a training allowance equal to your benefit entitlement plus an extra £10.00 per week. You may also be eligible for help with travel costs (above the first £4.00 per week), essential course costs, and (if you are a single parent) childcare costs up to £50 per week.

The programme is open to applicants aged 18-59 who have been unemployed for six months or more. There are special entry arrangements for certain groups, including those returning to the labour market after a break and people with disabilities.

Contact your local TEC or Employment Service office for full details.

ADVISORY SERVICES

College guidance services

Many colleges of further and higher education have services providing free and impartial advice and guidance to anyone who needs it. These services concentrate on education and training matters but if other things crop up and direct help cannot be given, guidance staff will suggest other people you could speak to.

The college guidance workers are the key contacts for anyone who has been made redundant and needs advice of any kind. Ring your nearest college and ask for 'adult guidance' (some colleges may refer to this as 'student services').

Careers services

Careers services can offer:

- impartial help
- a full range of information
- staff with guidance skills
- assessment materials and techniques.

You can arrange to see an adviser or use an information bank in some public libraries. The careers services have regular contact with employers and people who provide training opportunities and can advise you on your choice of education, training or work as well as the availability of vacancies.

Measuring skills and experience

Many Training and Enterprise Councils (TECs) offer redundant people the opportunity of a professional assessment of their skills and potential. This is supported by a detailed plan outlining the type of training that will enhance their employment prospects.

Details can be obtained by phoning your local TEC (details in telephone directory).

Accreditation of prior learning

It is now accepted that adults will want some credit for the skills and expertise they already have, even if they have no qualifications of any sort. Accreditation of Prior Learning and Experience (usually called APL) is being developed in many colleges and careers services.

Whether you want to study at college, improve your job prospects or start a new kind of work, your past experience may count towards a qualification or cut down on the time it normally takes to complete the full course. You provide the 'evidence' and the college gives you the 'credit'. Experience at home, through caring for others, voluntary work and hobbies can be just as valid as that gained through paid work.

FINANCIAL HELP FOR EDUCATION AND TRAINING

You may have to pay a fee for further/adult education. This fee varies from area to area as well as depending on the length of the course. Many colleges have a policy of reduced fees or fee waivers for people on benefit. Ask at your college.

If you are intending to go on to higher education you may be eligible for a mandatory grant, in which case, see the details that follow.

Grants for higher education

There are no upper age limits of eligibility for a student grant, but your chances of getting financial help from your local authority will depend on your own particular circumstances and the course you have in mind. Awards are generally only considered for full-time courses.

Contact your local education authority for detailed advice. You should also read through the Department for Education booklet *Student Grants and Loans.*

Loans

Student loans are available to supplement student grants. To qualify, you must be a full-time student aged less than 50 when the course starts. For detailed information see the Department for Education booklet *Student Grants and Loans.*

Funding different types of course

Part-time courses to study for qualifications such as GCSE or to pursue hobbies and interests

Fees for these courses depend on the number of hours you do but are likely to be between £1.00 and £2.00 per hour.

Normally these are considerably reduced if you are claiming benefits.

Full-time courses leading to work-related skills or qualifications

The Local Education Authority (LEA) may pay your fees and give you a grant to live on.

Full-time courses leading to a degree, Higher National Diploma (HND) or other courses in the LEA's 'designated' category

Contact your LEA.

Open learning and correspondence courses

Your LEA may help with the fees.

The Open University has schemes which help students facing financial difficulties; one fund is specifically for those who are unemployed. Check with your Open University Regional Centre (see the phone book for their address and number).

You may be able to get help with the cost of materials, tuition and exam fees for open learning if you are unemployed and following an exam course, e.g. GCSE.

Occupational training

Some occupations, particularly the caring professions, finance initial training, or provide it on the job. Check with your local social services, probation office, or adult guidance service for details.

Charities and trusts

Some charities and trusts make payments to students. They are worth looking into but there are likely to be restrictions on those eligible. The amounts of money vary but are rarely equivalent to an LEA grant. You will normally be expected to:

- apply to the usual source of funding first
- be experiencing financial hardship.

For further details, consult the following publications, which should be available in your reference library:

The Directory of Grant Making Trusts published by the Charities Aid Foundation.

The Charities Digest published by the Families Welfare Association.

Career Development Loans

The Employment Department offers loans to help finance vocational training through Barclays, the Co-operative and the Clydesdale banks. Career Development Loans cover course fees and other costs such as books and living expenses while you are training. You can apply for a loan of between £200 and £5000 to cover up to 80% of your costs.

Repayments do not need to begin until three months after you finish your course. Until then, the government pays the interest.

You can obtain an information booklet from your local Jobcentre, TEC, college, or training centre, or by ringing 0800 585 505 between 9 am and 5 pm Monday to Friday.

Part-time study

Under what is termed the '21-hour Rule' concessionary arrangements are available if you are unemployed and claiming Income Support or Unemployment Benefit. This allows you to undertake part-time study for up to 21 hours each week without losing benefit. The concession is not a substitute for educational grants. You will have to complete a form (available from your Jobcentre) and submit this for an adjudication ruling. Continued eligibility for benefit depends on a number of conditions, including whether your study timetable enables you to continue actively seeking work. In some cases you may be able to continue to receive benefits even if you cannot pass the test for the 21-hour rule, provided you can convince your Unemployment Benefit Office that you meet other conditions.

If you wish to take advantage of this rule you should talk to the office paying the benefit.

There is one final point to make on funding for training and education, an obvious one perhaps, but easily overlooked:

If you are offered a place on a course ask the course tutor about financial assistance. There may be some funding available for cases of hardship.

TARGETS REVIEW

Now that you have come to the end of this section, review the targets listed at the beginning. How far have you attained each one? Place a tick next to those that you feel you have achieved. Then, for those you have achieved only in part or not at all, note down the further help or resources you will need and set yourself a deadline for obtaining these.

Can you now:	**Yes**	**Not yet**
➤ decide whether further education or training is for you?	☐	☐
➤ choose a form of education or training that meets your needs?	☐	☐
➤ identify the area of education and training that interests you?	☐	☐
➤ identify possible ways of financing further education or training?	☐	☐

For any points for which you ticked 'not yet' complete the following action plan:

ACTION PLAN

I will now aim for the following targets:

Goal:	To be achieved by:
1	
2	
3	
4	

To achieve these targets I will need the following:

Help from:	**Person/organisation: (name, phone no.)**	**Contact by: (date)**
Resources:	**Item and source:**	**Obtain by: (date)**

Section 7

Further steps

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Unemployed Resource Centres

In some areas of the country there are unemployed resource centres, which can offer useful support for people without work including:

- information and advice about welfare rights and benefits
- opportunities to meet other people
- advice on self-help activities
- meeting space for groups
- help with job seeking and job applications.

Most centres are only open part-time so telephone first to find out the best day and time to visit.

Citizens Advice Bureaux

The Citizens Advice Bureaux (CABx) are the best known of the independent voluntary organisations and offer information and help on a range of subjects including welfare and employment rights, money matters, debt, housing and family problems. For details of offices in your area look up Citizens Advice Bureaux in your telephone directory.

Finding out about voluntary work

Any activity which keeps you in touch with other people and will contribute to what you have to offer a prospective employer is worthwhile. Volunteer Centres and Bureaux are the best places to contact for local opportunities for voluntary work. They have details of organisations who need volunteers and can help match volunteers skills and interests to places available. They also have links with other voluntary organisations, and the local social services. Community transport, such as driving people to hospital, is an area where volunteers are frequently needed.

You could also check out what is available at:

- your local sports centre
- through adult education centres where although courses are not directly geared to voluntary work you may find them useful as well as enjoyable
- through your local community centre or clubs or societies that run in your area.

Many of these kinds of activities are run by or supported by local councils and offer fee concessions to people who are claiming benefit.

Rural areas

It can be particularly difficult for people living in rural areas who have been made redundant to find out what help is available. Some counties have 'rural community councils' which can offer information and help to individuals or groups of workers facing redundancy. Specific areas of advice include community action, volunteering opportunities, working at home or from a rural base and the development of working at a distance from your employer using computers and information technology. The rural community councils have a good local knowledge about the rural parts of the county and a team of fieldworkers outposted in rural communities.

Libraries

Public libraries are already well-known, easy to find places where a range of books and printed information is always available.

Not all libraries offer everything. Some are designated as 'strategic' and have the full range of services. Any library can give you details of which other branches have what information and services and tell you about your local branch. Through the network of local libraries any information in print can usually be requested and quickly provided by the smaller branches. If you live in a rural community you may also be able to make requests through a mobile van.

BOOKLIST

This two-part booklist gives details of books which may be particularly helpful to you.

Books to help you move on from redundancy

Beating Unemployment (Community Initiatives Research Trust)

Career Change – New Working Directions, Leslie Murphy (CRAC)

Changing Your Job After 35, Golzen & Plumbley (Daily Telegraph)

Coping With Jobhunting, Phillips (Newpoint)

Coping with Redundancy, Kemp Butler & Kemp (Kogan Page)

Down to Business, Phillips (COIC)

Equal Opportunities, A Alston (Penguin)

Get it Together, B Cranwell (National Extension College)

Getting a new Job (Consumers' Association)

Getting There – Job Hunting for Women, M Wallis (Kogan Page)

Goodbye 9 to 5, M Syrett (Newpoint)

Hours to Suit, A Alston & R Miller (Rosters)

Make your Experience Count (Open University)

It's Never Too Late – A Practical Guide to Continuing Education for Women of All Ages, J Perkin (Impact Books)

The New Unemployment Handbook, G Dauncey (National Extension College)

Nice Work If You Can Get It, G Dauncey (National Extension College)

Part-Time Work, J Humphries (Kogan Page)

The Person for the Job, Plumbley & Williams (Kogan Page)

Returning to Study, C Beddows (Heinemann)

Returning to Work, A Reed (Kogan Page for Women Returners Network)

Second Time Around – A Practical Guide to Beginning Life Again, R Ranson (David & Charles)

The Small Business Guide, C Barrow (BBC)

Unemployment: Cause and Cure, P Minford (Blackwell)

The Unemployment and Training Rights Handbook

The Voluntary Agencies Directory

What Colour is Your Parachute? – A Practical Manual for Job-Hunters and Career Changers, R N Bolles (Ten Speed Press)

Women Working It Out, J Chapman (COIC)

Working for Yourself – Daily Telegraph Guide to Self-Employment, G Golzen (Kogan Page)

Working It Out, D McCallum (COIC)

Your Work in Your Hands, E Knasel (National Extension College)

Directories of education and training opportunities

Many of the following directories concentrate on higher education opportunities for young people at universities and polytechnics. This might be of less interest to you than what is available at local colleges and centres. Also be aware that directories become out of date very quickly and the information cannot be relied on as current.

Access to Higher Education – Course Directory (ECCTIS)

Adult Continuing Education Yearbook (National Institute of Continuing Education/Leicester)

British Qualifications – A comprehensive guide to educational, technical, professional and academic qualifications in Britain (Kogan Page)

A Compendium of Advanced Courses in Colleges of Further and Higher Education (Regional Advisory Council for Further Education)

Design Courses in Britain (The Design Council)

Directory of First Degree and Diploma of Higher Education Courses (CNAA)

Directory of Further and Higher Education Courses (CRAC)

The DOG Guide to Postgraduate Study (Newpoint)

Guide to Colleges and Institutes of Higher Education

Make A Fresh Start – A Nationwide Guide to Full-time, Part-time and Distance Learning Courses for Mature Students, M Korving (Kogan Page)

Mature Students – Entry to Higher Education, J Bell, S Hamilton & G Roderick (Longman)

Open Learning Directory – 1993 Edition (Employment Service)

Part-time Degrees, Diplomas and Certificates (CRAC)

Second Chances – The Guide to Adult Education & Training Opportunities, 1989

University Entrance (Sheed & Ward)

REVIEW SECTION

This section mirrors the Section Targets at the start of this pack. Use it to assess what you have gained from the units and to plan any further action.

- First select those targets that you rated as a high priority at the start of the pack.
- For each target that you have selected, place a mark on the line to indicate the extent to which you feel you have attained it. You will probably find it helpful to refer back to the *Targets review* at the end of each section that you have worked through.
- Draw a line to connect the marks, to give a visual summary of your progress.
- Use the space at the end of this section to note down any further action that you now feel you need to take.

Working through Redundancy: review

Not yet reached — *Fully reached*

Section 1

You should now have a better understanding of:

- your feelings; about losing your job _____
- attitudes to job-loss _____
- your fears about job-loss _____
- ways to compensate for what you miss about work. _____

Section 2

You should now be able to:

- identify a network of people who can offer you help and support _____
- organise yourself to work at home _____
- equip a space to work in at home _____
- manage your time more effectively _____
- pinpoint ways of keeping in touch with your trade or profession _____
- keep healthy in the way that suits you _____
- relax _____
- make the best use of your leisure. _____

Section 3
You should now be able to:

- ➤ take more control of your spending _____
- ➤ claim the grants and benefits to which you are entitled _____
- ➤ draw up a monthly forecast of income and expenditure _____
- ➤ estimate how much your job-winning will cost _____
- ➤ find someone with whom to discuss your finances _____

Section 4

This section consists of a series of linked checklists and activities, aimed at helping you to think through your personal goals. For your assessment of this section, compile your list of key personal targets and assess them in the same way that you have done for previous sections.

Target ..... _____

Target ..... _____

Target ..... _____

Target ..... _____

Target ..... _____

Target ..... _____

Target ..... _____

Target ..... _____

Target ..... _____

Section 5

You should now be able to:

- identify the best way of finding out about job vacancies _____
- prepare a CV _____
- prepare a job application _____
- find people to act as your referees _____
- record information about interviews and your performance in them _____
- do justice to yourself at interviews. _____

Section 6

You should now be able to:

should be able to:

- decide whether further education or training is for you _____ _____
- choose a form of education or training that meets your needs _____
- identify the area of education and training that interests you _____
- identify possible ways of financing further education or training. _____

Further action needed:

Target:	To achieve by:	Help needed (people, resources):

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